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## The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance

Junior Nwanja  
*Walden University*

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# Walden University

College of Health Sciences and Public Policy

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Junior Nwanja

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## Review Committee

Dr. Marcel Kitissou, Committee Chairperson,  
Public Policy and Administration Faculty

Dr. Ernesto Escobedo, Committee Member,  
Public Policy and Administration Faculty

Chief Academic Officer and Provost  
Sue Subocz, Ph.D.

Walden University  
2023

Abstract

The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance

by

Junior Nwanja

MA, Coppin State University, 2012

BA, University of Yaoundé II, 2002

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

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## Abstract

The minimal computerization or e-Services in Cameroon's Ministry of Finance (MINFI) make it problematic for the citizenry to obtain services, and it perpetrates in-person malpractices. Although extant research and literature on digitalization, serve as tenets for e-Services in Cameroon, this study approached the phenomenon from the inclination of policy decisions or decision-making aimed to improve the use of Information Communication Technology/Internet to facilitate processes and operations in Cameroon's Ministry of Finance. The study explored the correlation between policy decisions or decision-making and e-Services in Cameroon's Ministry of Finance. The systems theory was implemented as the appropriate theoretical framework in tandem with a case study design to explore the phenomenon e-Services. Data were obtained through 15 in-person interviews, documents, and archival records. Relevant excerpts of the interview transcripts were coded and analyzed using content analysis technique. Findings depicted that e-Services were already implemented in Cameroon's MINFI at an early stage and slow pace of advancement. The study established that policy decisions or decision-making would serve as statutory regulations to implementing e-Services for enhanced operations in Cameroon's MINFI. Indices of positive social change suggest that investing in digital technology to conduct financial transactions and business would strengthen Cameroon's economy and e-commerce for exponential growth, and for the wellbeing of the citizenry. This study will help address the policy lapses or decisions in promoting e-Services or computerization to enhance processes and operations in Cameroon's Ministry of Finance.

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## Chapter 1: Introduction to the Study

### **Introduction**

The postmodern society of today and its high propensity toward technological advancement and connectivity emphasizes the need for computerized or electronic services through the utilization of Information and Communication Technology (ICT) or Internet. Research has been conducted from diverse angles indicating that fostering electronic or digitization of operations would immensely enhance the efficiency and effectiveness of services rendered to the citizenry. However, a huge gap exists between the developed world and developing countries in terms of technological advancements and digitalization and internet usage in carrying out daily activities. To this effect, there is absolute necessity to improve digitalization or Internet usage in developing countries, and Cameroon's Ministry of Finance in particular, for better delivery of services and transitioning from predominantly in-person operations to computerized or electronic operations. This study postulates that the slow pace of digitalization in Cameroon's Ministry of Finance and developing countries is mostly hinged on lack of political will and bad governance.

This study, entitled "The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance," asserts that adoption of predominantly online or e-Services in Cameroon's Ministry of Finance (MINFI) would significantly expedite processes for effective and efficient operations in sectors like the customs, taxation, and insurance, which constitute the ministry. Beloke et al. (2021) allude to a study carried out by Sana et al. (2011) on "the impact of e-banking on profitability of Pakistani Banks," in

which they postulate high profitability returns within short spans of time with the advent of e-banking in Pakistan. Such profitability is only attained on a platform of coherent services expedited through the utilization of ICT or Internet technology.

Ogare (2013) conducted a study on the profitability of commercial banks in Kenya, in which he highlights that “there exist a positive relationship between e-banking and performance” (Beloche et al., 2021, p. 452). From every logical connotation, digitization or computerization of operations in a department like Cameroon’s MINFI would foster better coordination of activities and accountability and greatly minimize in-person services that impose strenuous and risky traveling requirements on the citizenry.

The slow pace of advancing digitalization makes it problematic for the Ministry to coordinate its activities without the strenuous traveling of the citizenry to obtain government services. In the same vein, the lack of a functional centrally coordinated digital system for Cameroon’s Ministry of Finance has ramifications such as increased corruption and administrative bottleneck. The root of such administrative malpractices is in-person operations promoting lack of accountability, lack of transparency, and improper data preservation. Beloche et al. (2021) noted that in-person services slow down processes, and when commercial banks in Cameroon embarked on an aggressive innovation by implementing digital financial services, there was a boost on the profit levels. They recommended that “management of banks and policy makers in banking industry should go in for robust digital systems and services as a means to diversify their sources of income and meet up with declining profit levels” (Beloche et al., 2021).

Unlike other research focusing on customer centric tenets of digitalization, this study dwells on the critical role of decision-making/policy decisions and/or implementation in influencing speedy processes through digitalization, ICT, or Internet usage. For instance, custom services in Cameroon are still predominantly conducted through in-person operations, which immensely slow down processes and perpetrate bribery and corruption that in turn negatively impact financial profitability for the sector and Cameroon's MINFI in general. Otherwise, the use of ICT in online services would drastically delimit time and geographical space to expedite processes within Cameroon's MINFI.

In this light, one can arguably postulate that the institutionalization of policy decisions and/or implementation in Cameroon's Ministry of Finance to foster digitalization or e-Services would expedite processes and alleviate administrative bottleneck and malpractices perpetrated by in-person services. In a nutshell, there is a need to enhance operations of private and public sectors like Cameroon's MINFI by adopting policies that promote digitalization or diverting to essentially online or e-Services through utilization of ICT or Internet for operations and transactions.

Developing countries like Cameroon require aggressive decision-making or policy decisions and/or implementation garnished by political will and good governance to promote or accelerate digitalization for e-Services in Cameroon's Ministry of Finance. Wandaogo (2022) analyzes the enhancement of government operations through digitalization in developing countries. His line of approach seems most complementary to this study in positing that governments could fully benefit from digitalization by adopting

policies that promote access use of ICT at all economic levels. The disposition of making decisions or adopting policies fostering e-Services is the nexus of my study, which proposes that policy decisions are critical in advancing or accelerating computerized or online operations in Cameroon's MINFI. By virtue of extant research and literatures associating digitalization or ICT or Internet usage with economic development, my study fills the gap by focusing on the need to foster policies or decision-making tenets that accelerate e-Services to enhance operations in Cameroon's MINFI.

Chapter 1 of the study includes the background, research question, and theoretical framework. Furthermore, the chapter will include discussions of the nature of the study, definition of terms, assumptions, scope and delimitations, limitations, and significance of the study.

### **Background**

This study is motivated by the fact that I hail from Cameroon, a developing country located in the Central African Region. The need for this study emphasizes that the Ministry of Finance in Cameroon is a major department that incorporates and coordinates enormous transactions directly related to the economic wellbeing of the citizenry. For instance, key sectors like budget management, the customs sector, the payroll system, the taxation sector, the insurance sector, the tollgate system, and the banking system fall under Cameroon's Ministry of Finance (MINFI). Based on observations, personal experience, and information gathered informally, the Cameroon's Ministry of Finance has made small strides in advancing the digitalization of its operations or services. Furthermore, the minimal electronic or online operations of the

Ministry, like e-Bulletin, and Antelope have immensely facilitated services fostering accountability and better preservation of archives. The e-Bulletin is an online application implemented to conduct electronic payment transactions and fabrication of vouchers or e-Pay Slips, attributing all public servants with specific identifiers known as C-Sharp or C#. The e-Bulletin is currently operational and has significantly curbed the risky and strenuous traveling hurdles experienced by the citizenry to obtain services. Antelope is another online application currently utilized by Cameroon's MINFI in calculating salaries and coordinating payments across financial institutions like banks.

Despite these limited but important strides made by Cameroon's MINFI, e-Services are still at a rudimentary stage in linking the sub-regions and regions of the country to a centrally coordinated system. Therefore, it is incumbent on the governing body of Cameroon's Ministry of Finance to vigorously engage in implementing actions that accelerate digitalization. On August 1, 2022, while watching a Cameroon cable television network, Equinox News, I learned that Cameroon's Minister of Finance and Minister of Public Works jointly inaugurated a major highway linking Kribi and Lolabe with the first tollgate earmarked to collect payments electronically. The highway with the tollgate is a construction by the China Harbour Engineering Company Ltd (CHEC) and is anticipated to boost the economy of Cameroon through the Kribi Deep Seaport, which serves as a major commercial hub in the Central African Region. The Kribi Deep Seaport is in Lolabe, which is a highly traffic congested area prompted by tourism and transportation of goods. Such an endeavor by Cameroon's MINFI is an exciting motivation to this study, which postulates that accomplishing more projects of that nature

would significantly improve accountability of the tollgate system and drastically eradicate the in-depth bribery and corruption plaguing the tollgate system and other sectors like the customs and taxation in Cameroon.

Several studies have been conducted regarding the need for digitalization or use of ICT for effective and efficient delivery of services in both private and public sectors. Boojihawon and Ngoasong (2018) explore the significant role digitalization plays in facilitating the development of business models in resource-scarce settings like Cameroon. They maintain that digitalization in a developing economy like Cameroon at a basic stage still rely on limited knowledge, thereby emphasizing the need for this research. They accentuate the relevance of e-Services in financial transactions, which “includes on-time online payments directly linked to financial services, especially in situations where cash payments are either not feasible or costlier to implement” (Schile et al., 2011, p.133). In this light, the study highlights the effective utilization of business models in creating and coordinating commercial products and services aimed at influencing societal value creation.

However, in developing countries, significant administrative bottleneck and lack of political will both serve as serious setbacks to advancing Internet or online services. Therefore, this study asserts that promoting policies that advance electronic or online services would immensely ameliorate operations of Cameroon’s MINFI and address social ills of corruption and administrative bottleneck. Studies of this nature argue that if policies are implemented to promote digitalization in sectors like Cameroon’s Ministry of Finance, it would drastically curb bribery and corruption mostly motivated by in-person



services. From my observational perspective, over 70 percent of operations in Cameroon's Ministry of Finance are in-person services, which perpetrate glaring corruption and lack of accountability.

Cognizant of the minimal research and extant literature on digitalization in Cameroon that focuses mainly on the customer-centric angle of telecommunication, this study intends to explore the correlation between policy decisions, decision-making, and the advancement of ICT to facilitate operations in Cameroon's Ministry of Finance. Wandoago (2022) references Irani et al. (2002), who posit that arguably, "digitalization represents an advanced level of e-government procedures which allows governments to improve their effectiveness and efficiency."

Against this backdrop, the most significant aspect of this study is to discourage in-person services and promote e-Services in Cameroon's MINFI in a bid to avert strenuous and risky traveling distances covered by the citizenry, who are subsequently subjected to pressures of bribery, corruption, and administrative bottleneck that stifle smooth and transparent operations for services. For instance, digitalization impact physical traveling for shopping, and portray that grocery shoppers in developing countries simultaneously consider shopping activity, other activities, models of transport, and shopping expenses (Joewono et al., 2019). However, there should be consideration for best practices or means of achieving digitalization to limit such strenuous traveling strips by the citizenry to obtain services or carry out shopping. Alekseev et al. (2021) determine the relationship between digitalization and the quality of labor in developing countries by alluding that "the maximum systemic growth of characteristics of labor quality based

on digitalization in developing countries in the period until 2024 constitutes 78.63%.” This study highlights a correlation between effective/efficient labor in tandem with digitalization, which is also the basis of my study, postulating the relevance of digitalizing operations in Cameroon’s Ministry of Finance for enhanced quality of services to the citizenry. However, my study deviates from that of Alekseev et al’s (2021) by focusing on policy decisions or decision-making as the catalyst to promoting digitalization in Cameroon’s MINFI.

Although Matthes and Kunkel (2020) do not focus on the role policy decisions play in promoting e-Services, they inform my study by examining the impact of digitalization on economic prosperity in developing countries, thereby, emphasizing the relevance of online services or e-Services in Cameroon’s Ministry of Finance. Through the study, Matthes and Kunkel (2020) postulate the significant role of digitalization in boosting the economy of a country like Cameroon. Cognizant of the propensity for e-Services to improve on operations of Cameroon’s Ministry of Finance, my study arguably postulates that such improvement would benefit the citizenry by ameliorating their socioeconomic condition.

### **Research Problem**

The minimal computerization or e-Services in Cameroon’s Ministry of Finance makes it problematic for the citizenry to obtain services and perpetrate in-person malpractices, including systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, poor coordination of activities, and strenuous and risky traveling by the citizenry for government services.

Cognizant of extant research and literature on e-Services in Cameroon that focus mainly on the customer-centric angle of telecommunication, this study intends to approach the phenomenon from the policy decisions or decision-making aimed at improving the use of ICT usage to facilitate processes and operations in Cameroon's Ministry of Finance.

Informal interviews with personnel from key sectors of the ministry reveal that political stalemate, administrative bottleneck, lack of political will, and policy implementation serve as major setbacks to the advancement of electronic services in Cameroon's Ministry of Finance. The study intends to address the lack of policy decisions and/or policy implementation promoting e-Services or computerization to enhance processes and operations in Cameroon's Ministry of Finance.

### **Purpose Statement**

This study intends to apply a qualitative case study approach to examine decision-making or policy decisions and/or implementation aimed at enhancing e-Services for effective and efficient processes and operations in Cameroon's Ministry of Finance. In this light, the study will explore policy decisions/decision-making influencing computerization of services or e-Services in Cameroon's Ministry of Finance to curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations. I intend to collect data using interviews, observations, and the review of policies, meeting agendas, reports, and artifacts. The data collected may iteratively reveal

information that shapes the study and helps to describe the e-Services within Cameroon's Ministry of Finance and the consequences.

### **Research Question(s)**

How do policy decisions or decision-making influence Cameroon's Ministry of Finance e-Services?

### **Theoretical Framework**

The theories and/or concepts that ground this study include systems thinking, which fosters understanding on how various parts of an organization or system interact with each other to make meaning of the "whole." I believe that systems thinking aligns with the case study approach for this study utilized to explore the phenomenon (e-Services) in a bounded unit (Cameroon's Ministry of Finance). Consequently, the systems thinking would elucidate the implication of policy decisions or decision-making in fostering e-Services within a bounded unit like Cameroon's Ministry of Finance.

The historical origin of systems thinking can be traced back to Plato and Aristotle, leading to various meanings in tandem with their disciplines. Bertalanffy (1972) highlights Aristotle's statement that, "The whole is more than the sum of parts," and further postulates that "in order to understand an organized whole we must know both the parts and the relations between them." In this light, systems thinking is critical to understanding how policy decisions or decision-making influence the progress of e-Services to enhance operations in Cameroon's Ministry of Finance (MINFI). Currently, computerized services are minimally explored for operations in Cameroon's MINFI; therefore, decision-making/policy implications are critical to implementing e-Services on

a larger scale to drift from the predominantly extant in-person practices. Patton (2015) postulates that, “The systems theorists Gharajedaghi and Ackoff (1985) are quite insistent that a system as a whole cannot be understood by analysis of its separate parts” (p.140).

In the 1940s, key players like Norbert Wiener, Ross Ashby, Gregory Bateson, Margaret Mead, Stafford Beer, and Heinz Von Forrester triggered a wave of studies fostering today’s development of systems thinking. Coghlan and Brydon-Miller (2014) posit that “Subsequent waves of systems thinking share the underlying principles of action research, most notably its interest in intervention as much as observation, where such intervention strives to meet some human need or desire” (p. 3). Furthermore, David Easton serves as a post-World War II pioneer who made significant contributions in elucidating and developing the systems theory in tandem with democratic stability within a pluralistic setting or political structure. Son (2018) posits Eaton’s portrayal of system as “a ‘flat’ or single-level process in which individual inputs lead seamlessly to corresponding outputs obscures an adaptive system’s upward and centripetal tendencies in decision-making” (p.641). In this light, Eaton’s view of the systems theory underscores the importance of inputs in centralized decision-making and stability of a system. Unlike his predecessors, such as Ludwig von Bertalanffy, Easton deviates from the biological premise of defining the systems theory and adopts behavioralist tendencies that make his theory ideal in explaining democracy. According to Son (2018), Easton declared that “the real problem confronting the undictatorial areas of the Western world today in their domestic affairs is how to transfer a larger share of political control to the people” (1949, 37, p.615). Easton’s idea explains the systems theory beyond democracy, and

reverberates the importance of making centralized decisions from various inputs. For instance, Easton's perspective of systems theory further informs this study by emphasizing the relevance of considering various tenets of decision-making in achieving a common goal of fostering e-Services in Cameroon's Ministry of Finance.

### **Nature of the Study**

To address the research questions in this qualitative study, the specific research design will include exploring the phenomenon (e-Services) in using a qualitative case study design. I believe the case study fits best for my research because it may help paint a picture of the relevance of e-Services to address the problem of lack of accountability, systemic bribery, and corruption, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous traveling distances covered by the citizenry for in-person services, restriction on in-person activities because of COVID-19 and foster a shift in attitude for the community to become more technologically inclined. By using the case study approach, the research would focus or limit its procedures to the finance sector instead of a general study on Cameroon that may be too broad. However, findings of the research may proffer changes transcending other sectors of the country. Burkholder et al. (2021) posit that "The purpose of a qualitative case study is to describe the interactions of a bounded unit in relation to some phenomenon" (Merriam & Tisdell, 2016, p.84).

For my planned research design, I will need primary data derived from interviews, participants' observations, documentary analysis, and conversational and narrative analysis to generate data to understand this phenomenon. During this study, part of my data gathering tenets would be through semi structured one-on-one interviews.

Participants would be selected based on criteria associated with e-Services and Cameroon's Ministry of Finance. Such participants should be familiar with, conduct business with, or have knowledge of services in Cameroon's Ministry of Finance. The interviews would be audio-recorded digitally to attain exactitude of transcripts associated with participants' contributions.

This study will use content analysis from my interview transcripts to identify categories and themes that may elucidate participants' answers. Patton (2015) posits that "content analysis then involves, identify, coding, categorizing, classifying, and labeling the primary patterns in the data" (p.553). In this study, coding will facilitate the depicting of categories and themes reflecting the core content of the interviews, for analysis providing participants' understanding and experience of Cameroon's Ministry of Finance e-Services. I will then code manually by using Excel or Word to emphasize different variations of passages from the interview transcripts to depict details. However, depending on the data, I may incorporate Qualitative Data Analysis (QDA) software to assist with quick retrieval or locating of certain phrases or statements on specific categories and themes.

Based on the data collected, I plan on conducting a thematic analysis of human behavior and perspectives on the phenomenon. Such patterns, themes, or categories may stem from an inductive data, or content analysis that involves phases like describing, interpreting, drawing conclusions, and determining significance. The process would include to transcribe and summarize interviews, code, classify codes into files, sort, and

resort materials within files, integrate and describe different participants' interview versions, combine concepts and themes, and generalize results.

### **Definition of Terms**

The study will utilize the following operational definitions to fulfill its purpose of exploring the critical relationship between decision-making/policy decisions and the advancement of e-Services in Cameroon's Ministry of Finance:

*Digitalization:* Refers to societal transition through the transcription or conversion of data from analogue to digital form, or the adoption of digital technologies and/or use of computers in data processing (Addo 2021; Legner et al, 2017).

*Digital technologies:* Used synonymously with the term Information Communication Technologies (ICTs) and refers to the creation or processing, transmission, and analysis of data through tenets like broadband, cloud, computing, and mobile telephony (Matthess and Kunkel, 2020).

*E-Services:* In the case of Cameroon's Ministry of Finance, this refers to the use of Information and Communication Technologies (ICTs) to conduct operations with the goal of curbing in-person services to foster transparency to the public, improving efficiency, and promoting interagency cooperation and collaboration (Faokunla, 2012, D. Brown, 2005; Tambouris et al, as cited in AlAwadhi & Morris, 2009; World Bank, 2010).

*Government effectiveness:* Cameroon's Ministry of Finance is an arm of the government rendering services to the citizenry. Therefore, government effectiveness refers to the quality of public services, the quality of the civil service and degree of its



independence from political pressures, the quality of policy formulation and implementation, and credibility of the government's commitment to such policies (Wandaogo, 2022).

*Information communication technologies (ICTs):* These refer to an amalgam of technologies used to provide electronic information and communication to a vast majority of people. ICTs consist of the equipment and services that enable the storage, processing, showing, and relay of information (Faokunla, 2012; Torero & von Braun, 2006). It includes computing components of hardware, software, networks, the Internet; digital data processing and output equipment like telecommunications services like land line and mobile telephones; instant messaging; and audiovisual products and services of television, radio, video, compact disks (CD) and so on (Faokunla, 2012; Torero & von Braun, 2006).

*Service delivery:* Generally, service delivery refers to the rendering of services to the public, businesses, or other agencies. It points to the proximity of public agency officials to the local community, as well as the communication and willingness to render to that community customer service and flexible use of technical and social expertise to desirable circumstances (Faokunla, 2012; Hernes, 2005).

### **Assumptions**

Burkholder et al. (2016) posits that an assumption is “a condition that is taken for granted without which the research project would be pointless” (Leedy et Ormrod, 2015, 322). For instance, this study primarily focuses on the assertion that adoption of policy decisions/implementation fostering e-Services in Cameroon's Ministry of Finance would

enhance operations and improve delivery of services to the citizenry. The study postulates that digitalization or use of ICTs in carrying out operations of the Ministry would erode persistent administrative bottleneck to facilitate effective and efficient delivery of services to the public, while promoting accountability, transparency, and better data preservation.

However, such transition into predominantly online or electronic services of Cameroon's MINFI entails the adoption/implementation of policies or decision-making beyond political stalemate to expedite or accelerate technological advancement within the ministry. Wandaogo (2022) posits that digitalization can promote effectiveness by (a.) facilitating coordination between different segments of administration (Islam et al., 2016); (b.) improving and facilitating centralized means of higher data storage and effective actions of administration (Fichman et al., 2014); and (c.) promote accountability and transparency through better accessibility and interaction and engagement with individuals and companies (Falk et al., 2017). This study reverberates that minimal computerization in Cameroon's Ministry of Finance makes it problematic for the citizenry to obtain services and perpetrate in-person malpractices, including systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, poor coordination of activities, and strenuous and risky traveling by the citizenry for government services. In this light, the study's assumptions corroborate the assertions by Wandaogo (2022) that fostering digitalization in the Cameroon's MINFI would enhance the way services are rendered to the citizenry, and curb the numerous malpractices perpetrated through in-person services.

This study is cognizant of the fact that the adoption of e-Services by Cameroon's MINFI will not completely eradicate in-person services but advocates that a predominant utilization of ICTs or Internet would immensely improve data management, foster accountability and transparency, drastically curb administrative malpractices, and ensure accuracy of service delivery to the public. In effect, Cameroon's MINFI would ameliorate the social and economic conditions of the citizenry, who would be presented with the option of conducting online services to dwindle the compelling strenuous and risky traveling to obtain services from Cameroon's MINFI. In a nutshell, the primordial assumption or consideration of this study is that if well-grounded decision-making/policy decisions are implemented in Cameroon's Ministry of Finance in tandem with advancing e-Services, digitalization or utilize ICTs or Internet, it would enhance operations to better coordinate intersectoral activities within the ministry and promote better data management and accountability.

### **Scope and Delimitations**

The focus of my study remains that of exploring the relevance of e-services in improving services within Cameroon's Ministry of Finance. The theoretical framework, systems theory, could help answer the research question and examine the relevance of internet services in tandem with Cameroon's Ministry of Finance processes and operations. Chijioke (2021) posits that "Theory gives meaning and clarity to our knowledge of facts by drawing generalization and values to concepts, hypotheses, models and variables in social science research." Against this backdrop, the systems theory would provide critical thinking and insight into Cameroon's Ministry of Finance's

current operations and foster an understanding of how further adoption of Internet Technology could enhance services in the sector.

This study would limit its research within the confines of operations carried out by the Cameroon Ministry of Finance and will dwell mostly on the policy aspect of advancing e-Services in the ministry. The interview scope will comprise 12 participants, and the documents explored will mostly be related to policies tailored for the implementation of e-Services within Cameroon's MINFI. The criteria for selecting the participants will hinge on people with knowledge about policies, those conducting business with MINFI, and employees of the ministry vest with knowledge about e-Services and the state of digitalization within Cameroon's Ministry of Finance.

### **Limitations**

Considering the pivotal role the researcher plays in qualitative research, I would need to address the challenges related to how I interact with others, access to participants, access to data, ethical ramifications, and securing appropriate equipment for data collection. As the researcher, I must pay attention to the way I interact with participants, as well as dissertation committee chair and members. For instance, during interviews, I must be conscious of my facial expressions and body language based on what I see, what I hear, and the utterances themselves. On another note, I must be conscious of maintaining a professional and healthy working relationship with my Dissertation Committee Chair throughout the iterative capstone process.

To deal with biases during my interactions in this study, I will ensure trustworthiness, which is critical to the validity and reliability of the knowledge

generated. Such conformity entails that I adhere to norms stipulated by the Walden University Institutional Review Board (IRB) to foster transparency, ensure informed consent, confidentiality, and address ethical concerns specific to my study. In this light, I will maintain a neutral and unbiased position in my interactions during the study. To avoid bias, I will maintain awareness throughout the study to completely suppress my feelings, opinions, and prejudices that may influence the findings. In the same vein, I will ascertain credibility to my findings and interpretation by upholding integrity in data analysis and maintaining openness to data and evidence that may be contrary to my intrinsic notion or idea. Therefore, I anticipate conducting an in-depth study regarding e-Services in Cameroon's Ministry of Finance that will depict reality and provide assurance to findings.

Furthermore, I will ensure confirmability for validity to this study by clearly spelling out the methodological tenets that lead to certain findings. Shenton (2004) posits that "steps must be taken to help ensure as far as possible that the work's findings are the result of the experiences and ideas of the informants, rather than the characteristics and preferences of the researcher" (p. 72). On this note, I will ensure that the findings disseminated from this study conform with the reality of participants' experience and information provided about e-Services in Cameroon's Ministry of Finance.

In terms of access to participants, the aspects of availability, diverse schedules and time constraints may pose hurdles for me while selecting participants who would be familiar with my topic. In this light, I may need to accommodate participants' availability and the amount of time they consent to yield for the interview. On another note, I will

adhere to Cameroon's COVID-19 protocols in line with physically interacting with the participants for this study.

Accessing data may present the study with challenges of the interview process, the type of data, the location, and different protocols required for collecting data. For instance, one needs to ascertain participants availability and readiness, type of location, and the instruments used in collecting the data. In this light, I need to address the challenging process of informed consent, the interview process of constructing questions and protocol, finding the right location or means of interview, having the appropriate recording devices, and transcribing data.

Additionally, I am required to comply with Cameroon's norms pertaining to international research. In the same vein, I would need to comply with Walden's Institutional Research Board (IRB) requirements for international studies. Such ethical requirements mean addressing challenges of participants recruitment, ensuring trustworthiness and reliability, instrumentation, data storage, data analysis, and dissemination. In a nutshell, it is incumbent on me to adhere to the standards of non-maleficence to participants.

### **Significance of the Study**

This study is significant in that it would contribute to decision-making/policy implementation to improve e-Services within Cameroon's Ministry of Finance. In the same vein, the study could foster positive social change by addressing the problem of lack of accountability, systemic bribery, and corruption, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous traveling distances covered by the citizenry,

restriction on in-person activities because of COVID-19, as well as influencing a shift in attitude for the community to become more technologically inclined. I anticipate findings suggesting decision-making/policy decisions and political will fostering e-Services in Cameroon's Ministry of Finance that could help expedite services electronically and tremendously curb in-person services. In the same vein, such contributions by this study would suggest changes that promote e-Services in Cameroon's Ministry of Finance to serve the citizenry better.

However, for this study to contribute to positive social change, it must be subjected to critique and scholarly feedback that fosters reviews and adjustment for anticipated findings that may meet the expectation of readership and dissemination. For instance, this study, through its contributions, should inform decision-making tenets or policy decisions that foster administrative actions to advance e-Services in Cameroon's Ministry of Finance. Burkholder et al. (2020) posit that "by far, the most important reason for publishing is that, doing so informs the field. Indeed, publishing is a key form of dissemination and without dissemination, there is hardly any point to conducting research" (p.336). Against this backdrop, I must cultivate a healthy attitude towards critique and feedback, leading to quality research that benefits the audience. Thus, producing and disseminating quality research entails perseverance, flexibility, networking, preparedness, advertisement of the study, and evaluation of outcomes.

### **Summary and Transition**

This section of this study emphasized the importance of e-Services in conducting operations in Cameroon's Ministry of Finance, in tandem with the role decision-making

or policy decisions/implementation plays in bringing about its advancement. As the first chapter of the study, the background, rationale, and the theoretical framework highlighting its feasibility were presented. The chapter also included assumptions and defined key terms relevant to the study, as well as its scope, delimitations, and limitations. Finally, the study's potential implications for social change through the advancement of e-Services in Cameroon MINFI, which serves as the nexus of socioeconomic wellbeing of the citizenry, were noted. Chapter 2 will depict the literature associated with establishing justification for the study.



## Chapter 2: Literature Review

### **Introduction**

A significant number of studies have been conducted related to digitalization, use of Information Communication Technology (ICT), use of the Internet, or e-Services. However, regarding Cameroon and its Ministry of Finance, most of the studies dwell on the customer-centric connotation and the development of digital or Internet technology. My study fills the gap by focusing not just on the relevance of e-Services in Cameroon's Ministry of Finance (MINFI) but emphasizes the role of policy decisions or decision-making in advancing digitalization.

On November 3, 2004, the Head of State of Cameroon, President Paul Biya delivered a keynote speech articulating an initiative postulating the critical need for a country with “a generalized access to the Internet.” The country and its MINFI relied on the premise of that declaration in making strides to advancing online services or digitalization of its operations to foster e-Services (The Sector Strategy for Telecommunications and ICT, 2005-2015). While stressing the idea about ICT from a speech on November 30, 2002, President Biya, on that November 3, 2004, reiterated the need for an effective emergence of what he termed an “Information Society.” He set the pace by stipulating that internet access to most, if not all Cameroonians would “strengthen the unity of our people and to fight against inequalities by enabling many persons to have access to knowledge” and so “put the country in the best conditions to face the third Millennium” (The Sector Strategy for Telecommunications and ICT, 2005-2015). For such a project to be realized, Cameroon Ministry of Posts and

Telecommunications (MINPOSTEL) was conferred with the responsibilities of coordinating and establishing policies and regulations aimed at developing digitalization across the country. Therefore, Cameroon's MINFI depends on the coordination by MINPOSTEL to regulate its digitalization process or advancement of e-Services in its operations. However, from extant literature and inquiries, there are no elaborated policies in place or implemented to foster digitalization in the country in general and Cameroon's MINFI in particular. The lack of political will or duty consciousness to enact policies propagating digitalization across the country buttresses the need for this study, which intends to answer the question on how policy decisions or decision-making can influence e-Services in Cameroon's MINFI.

This study focuses on examining policy making or/and implementation aimed at enhancing e-Services for better processes and operations in Cameroon's Ministry of Finance. In this light, the study will explore decision-making or policy decisions influencing computerization of services in Cameroon's Ministry of Finance to curb in-person operations characterized by systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

### **Literature Search Strategy**

Extant literature obtained from multiple sites like Walden Library, Google Scholar, academia, Archives from Cameroon's MINFI and MINPOSTEL form the basis of this study. Key words used to explore sites for literature include *digitalization*, *digital*

*e-Services, e-Governance, transformation, government effectiveness, digital technology, and total quality management.* The initial database used was the Walden University Library to access EBSCO Online Research databases for Business Source Complete, Science Direct, Complementary Index, Emerald Insight etc. I relied mostly on peer review journals and articles from the Walden Library and other sites like google scholar, official websites, and academia, as its fundamental source of literature, hinging this choice on the fact that such scholarly works are subjected to rigorous scrutiny to meet admissible requisites for publishing.

The propensity to rely on peer reviewed articles exposes the limited research on digitalization pertaining to Cameroon, which compels me to extend the search for literature to similar studies in other countries and regions. The scrutiny and evidentiary dividends of peer reviewed articles lends credence to their adoption as scholarly material acceptable for literature review. For this study, I relied entirely on material from officially adopted documents and academically adopted literature that form the premise of my research. Relevant articles to the subject of this study were obtained primarily, by searching through many public policy and administration-oriented databases available via the Walden University Online Library and official sites of Cameroon government, and its Ministry of Finance in particular. This establishes its rationale through the perusal of relevant literature from diverse research, in tandem with digitalization or promotion of e-Services in a department like Cameroon's MINFI. Through such literature, we depict complementary relationships or dichotomies revealing the neglect in studying the

relevance of decision-making/policy decisions to advancing digitalization or e-Services especially in a department like Cameroon's MINFI.

For instance, Boojihawon and Ngoasong (2018) explored the significant role digitalization can play in facilitating “the development of business models resource-scares settings as in the case of Cameroon.” By adopting a case-based approach to produce context-relevant to their study (Rashidirad et al., 2014; Vendrell-Herrero, Gomes et al., 2017) and using purposive sampling (Yin, 2003), they applied the business model concept (Richardson, 2008; Schile et al., 2011) as a theoretical lens, which depicted entrepreneurial view of value creation associated with advancing digitalization. This research belabors the focus of my study by exposing the stage of digitalization in Cameroon in highlighting the necessity for policy decisions in advancing computerization or e-Services, in cases like Cameroon's Ministry of Finance. Boojihawon and Ngoasong (2018) further highlight the critical need for digitalization in formulating business models, which “includes on-time online payments directly linked to financial services, especially in situations where cash payments are either not feasible or costlier to implement” (Schile et al., 2011, p.133). In this light, they expose the hurdles perpetrated by the limited knowledge and rudimentary stage of digitalization in a developing economy like Cameroon, thereby emphasizing the need for this research, which points to decision-making/policy decisions as pivotal tool in advancing electronic or online services in Cameroon's Ministry of Finance (MINFI). Overall, the study emphasizes the need for institutional or holistic policy support in advancing digitalization in a developing economy like Cameroon, and its MINFI in particular.

Beloke et al. (2021) determine that digital banking positively influences performance and profitability of the commercial banks in Cameroon. In fulfilling the fundamentals of the study, they relied on data gathered partly through survey research designed to establish the findings, leading them to suggest that “management of banks and policy makers in the banking industry should go in for robust digital systems and services as a means to diversify their sources of income and meet up with defining profit levels” (p.449). My study is informed by that of Beloke et al. (2021) and is congruent with their recommendation that policies are critical to advance digitalization in the banking industry in Cameroon, which is a component or sector of Cameroon’s MINFI.

The pivotal point of my study reiterates that the promulgation of policies aimed at digitalizing operations or promoting e-Services in Cameroon MINFI would immensely and positively impact government effectiveness and efficiency in delivering services to the citizenry. Wandaogo (2022) used a panel methodology to obtain data, from which he derived inspiration to suggest that digitalization is essential in enhancing government operations in developing countries. The study highlighted that for governments to fully benefit from digitalization, “they should adopt policies that would promote the use of ICT at all levels of the economy, that is, the government itself, businesses, and individuals” (p.3851). The author also alluded to multiple studies in elaborating a quantitative approach, which provided empirical evidence indicating that the adoption of e-government would promote accountability, effectiveness, efficiency, and an “equitable delivery of public services to all citizens” (p.3841). In this regard, my research, which intends to examine the underpinning decision-making tenets or policy decisions aimed at

fostering digitalization or e-Services within Cameroon's Ministry of Finance, would be appraised by that of Wandaogo (2022).

Zebaze (2006) conducted a quantitative approach study elaborating the place of telecommunication and the lapses of the Cameroon government in developing policies related to trade services. The study highlighted the level of deviation and commitment of Cameroon and most African countries in adhering to a pre-commitment multilateral agreement of GATS (General Agreements on Trade in Services), and other international treaties in regulating the liberalization of telecommunication services in the country. The study showed results advocating a "strong pro-competitive telecommunications regulations will be in the long term the main means to realize supplementary gains from telecommunications" (p.36), which will in turn foster national regulations or policies in advancing ICT to reduce poverty in Cameroon. In this light, the study informs mine by its inclination in attributing decision-making or policy decisions in advancing digitalization.

As a developing country, Cameroon has not shown significant fruits of cooperation with international organizations and treaties in advancing the use of ICT and the Internet for better delivery of services to its citizenry. In their study, Kapidani et al. (2020) assessed the level of digital improvement in maritime business environments like Albania, Bosnia and Herzegovina, Montenegro, and Serbia. The study underscored the benefits of cooperation that developed EU (European Union) countries and developing non-EU countries could enjoy through cross fertilization of ideas aimed at facilitating digitalization across the board. Cameroon is a developing country that shares the same experience of digitalization like the countries mentioned above. Such multilateral

agreements are relevant in developing digitalization infrastructures and capabilities in addressing multifaceted societal problem in developing countries like Cameroon.

Considering other aspects that emerge with advancing digitalization, this study also benefitted from literature by Aghimien et al. (2021) through their study aimed at assessing the risk that comes with advancing digitalization in developing countries. The study showed significant risk factors including “technology, legal and security issues, operations and socioeconomic issues,” which could be addressed through adequate policy implementation. The study invoked the necessity for digitalization of services in developing countries but cautioned on chaos that may arise if policies were not implemented to guide technological innovations. In this light, the research by Aghimien et al. (2021) serves as a foundational premise for my study, which intends to answer the question on the influence of policy decisions or decision-making in promoting digitalization of operations or e-Services in Cameroon’s Ministry of Finance.

Alekseev et al. (2021) conducted a study aimed at determining the relationship between digitalization and quality of labor in developing countries. The study postulated empirically that “the maximum systemic growth of characteristics of labor quality based on digitalization in developing countries in the period until 2024 constitutes 78.63%.” The school of thoughts furnishes my study, which emphasizes the relevance of digitalizing operations to enhance the quality of services in Cameroon’s Ministry of Finance. Fostering e-Services in Cameroon’s Ministry of Finance would expedite processes and ensure easy quality control for accountability and transparency.

Further literature review highlights the need for my study which envisages tremendous transformation in the operations of Cameroon's MINFI through the adoption of ICT and Internet usage in fostering e-Services. Kudama et al. (2021) examined the importance of digitalization, which serves as solution to overcome challenges in agricultural activities in Sub-Saharan Africa (SSA). The study highlighted that effective implementation of digitalization in SSA, avails smallholder farmers with enormous benefits including the enablement to gain access to real timely price, market, and farming information and safe financial transactions, alternative value chain linkages, multifaceted knowledge, better earning and yield, reduced costs, social well-being and risk minimization, and women empowerment benefits.

I am a proponent of the notion that e-Services in Cameroon MINFI is critical in curbing in-person services serving as nexus to systemic corruption, and/or administrative malpractices. In this light, digitalization of operations pertaining to sectors like the Tollgates, the Customs, the Taxation, and the Treasury in Cameroon, would drastically curb corruption that is perpetrated through untracked in-person bribery and cash transactions. Addo (2020) in the study "Digitalization and Government Corruption in Developing Countries: Towards a Framework and Research Agenda," focused on examining "the nexus between digital technologies and government corruption in developing countries" (p.1). He conducted a qualitative study to explore the phenomenon of petty corruption in Ghana Customs, which reflects the case of Cameroon, where the custom sector is an integral part of the Ministry of Finance. By drawing inspiration from related studies, Addo (2022) conducted a thematic analysis depicting multiple tenets



suggesting that digitalization helps in dampening corruption in public administrations like Cameroon's MINFI, by curbing behavior (Heeks 1998; Ramasoota 1998, Shim and Eom 2008, 2009), or fostering transparency and accountability (Bertot et al., 2010; Cho and Choi 2004; Corojan and Criado 2012; Kim et al., 2009; Relly 2012). The study forms the basis of my research in highlighting the relevance of e-Services or digitalization in conjunction with addressing systemic corruption and administrative malpractices perpetrated by in-person services in Cameroon's MINFI.

This study asserts that fostering digitalization in Cameroon's Ministry of Finance (MINFI) would facilitate accountability and curb in-person operations that encourage dubious activities promoting corruption. In the same vein, better tracking of finances is vital to improving good management, which in turn helps in boosting the economy of a country. In a study conducted by Matthes and Kunkel (2020) on the "Structural change and digitalization in developing countries: Conceptually linking the two transformations," they examined the impact of digitalization on the economic prosperity in a developing country like Cameroon. Through the study, they explored a qualitative approach to "highlight various differences between developed and developing countries in the ability to benefit from digitalization." Matthes and Kunkel (2020) reverberated the low degrees of digitalization exhibited by developing countries by assessing different indicators underscoring the impact of digitalization in fostering economic prosperity, and answering the research question, "What are potential linkages between structural change and digitalization?" The research gives credence to my study by highlighting ongoing debates and schools of thoughts pointing to the importance of digitalization in boosting

the economy of developing countries like Cameroon, which in turn contributes to enhancing the socioeconomic welfare of their citizenry.

In reverberating the relevance of e-Services in governments and entities like the Cameroon's MINFI, Faokunla (2012) carried out a correlating study, from a policy perspective, which highlighted the importance e-Governance in intergovernmental collaboration in promoting effectiveness and efficiency to the delivery of services to the citizenry. His study emphasizes the core aspect of my study which argues that the slow pace of government initiatives related to e-Services in an entity like Cameroon's MINFI, is hinged on failure or lack of political will in establishing or implementing specific policies to digitalization of its operations. Alluding to the 2008 United Nations survey, which outlined a World ranking average placing developing countries at a comparatively lower position in advancing digitalization, Faokunla (2012) highlighted the perspective that "building and sustaining integrated and consolidated ICT infrastructure" (p.18) were relevant in transforming governments of the developing world. My study emphasizes that such transformation of developing countries, and the case of Cameroon's MINFI can only be realized through policies earmarked in promoting digitalization or e-Services to its citizenry.

### **Overview of Cameroon Ministry of Finance (MINFI)**

Information obtained from the official website of Cameroon's Ministry of Finance outlines a historical perspective of the status, which indicates an evolutive path since 1957, with over twenty (20) successors of cabinet ministers ruling the Ministry. The ministry has evolved from different appellations and amalgamated organizational

structures, with the last transition being from Ministry of Economic and Finance (MINEFI) to the current Ministry of Finance (MINFI). Headed by a cabinet minister (Minister of Finance), the ministry is conferred with the responsibilities of elaborating and implementing Cameroon's public finance policies, economic policy, and financial regulations of the country. The policies include, fiscal policy, monetary policy, trade policy, revenue spending policy, industrial policy, agricultural policy, economic policy, and investment policy. The information from the official website of Cameroon's MINFI, stipulates its budgetary and fiscal responsibilities, which include elaborating the draft finance bill; the accomplishment of State recurrent budget, as well as the execution of the investment budget in relation with the Ministry of Economy, Planning and Regional Development (MINEPAT); oversee taxes and customs activities; foster the privatization and rehabilitation of public enterprises; and coordinate State in debts, public participations, subsidies and the indebtedness of public law corporate bodies.

Primarily, Cameroon MINFI coordinates its monetary and financial activities through the responsibilities of managing internal and external public debt; the management of the public treasury; sustaining monetary co-operations; and coordinating OHADA (Organization for the Harmonization of Business Law in Africa) treaties in collaboration with the Ministry of Justice and the other competent government departments. In the same vein, Cameroon's MINFI carries out its operations through the following: controlling external finance; currency; and the regulation of foreign exchange; the follow-up and control of banks; insurance companies and financial markets; and serving as a liaison between Cameroon and the International Monetary Fund (IMF). Still

in the framework of its missions, the Cameroon Ministry of Finance supervises the following institutions: the issuing Institution Bank Économique D'Afrique Centrale (BEAC); Banks and insurance companies; the National Centre for Computer Development (CENADI); the Autonomous Sinking Fund\` (CAA); and the Cameroon Debt Recovery Corporation (SRC). Such core responsibilities and huge traffic of activities emphasize the necessity for digital operations to ensure accountability, efficiency, effectiveness, transparency, which highlights the premise of this study aimed at portraying the relevance of e-Services in Cameroon's MINFI.

The organizational structure of Cameroon MINFI shows that it is comprised of nine departments or sectors including the Legal Secretariat, the Coordination and Support Department, the Communication Department, the Budget Department, the Economic Affairs Department, Tax and Customs Department, the International Department, the Financial Markets and Industrial Department, and the Department for Public Administration. These departments transcend the national territory through regional structures coordinated from the central office of the ministry in Yaoundé, Cameroon.

Based on the focus of this study, the Department for Public Administration is relevant, because it constitutes the Consumer Policy Division (ICO) and Digital Government Division (DF). Against this backdrop, it is evident that Cameroon's MINFI serves as a pivotal tenet or hub rendering government services to the citizenry in tandem with their socioeconomic welfare. In this light, digitalization of its operation is paramount to enhancing efficiency and effectiveness of its services to avert administrative

malpractices perpetrated by the current operations predominantly orchestrated through in-person transactions.

### **Definition of e-Services**

To define e-Services, this study draws on inspiration from variable connotations alluding to the use of the Internet or ICTs in the delivery of services in diverse sectors or organizations. A World Bank handbook on E-Governance by Lanvin (2002) provided a definition for e-Governance that is interchangeably considered for e-Services pertaining to this study. He proffered that E-governance should be premised on the use of information and communications technologies (ICT) to transform government by making it more accessible, effective, efficient, trustworthy, and accountable. Such definition reiterates the purpose of this study, which is aimed at exploring the importance of policy decisions and/or implementation in promoting digital or online services in Cameroon's Ministry of Finance, to institute effective and efficient delivery of services to the citizenry, and avert administrative malpractices perpetrated by in-person operations that stifle accountability and transparency.

Furthermore, this study defines e-Services synonymously with e-Governance based on inference to Ferro and Sorrentino (2009), who defines e-Government as "the use in public administration of information and communication technologies (ICT) teamed with organizational change and the introduction of new skills, aimed at improving both public services and democratic processes and strengthening public policy report" (European Commission, 2003). Such definition imputes credence to the focus of my

study by linking the enhancement of public services to the use of the Internet and ICT through implementation of policies in Cameroon MINFI.

In the same vein, the definition for e-Services continues to emanate from that of e-Government attributing its meaning to the use ICT or the Internet in fostering online services or digitalization to transform public services for the purposes of “enhancing effectiveness, transparency, accountability, access to public services and citizen participation in the 193 Members States of the United Nations, and all levels of development” (UN E-Government Survey, 2010). This definition depicts the focus of my study, which maintains that fostering e-Services in Cameroon’s MINFI would enhance operations in delivering services to the citizenry and curbing administrative bottleneck and malpractices to encourage accountability, effectiveness, efficiency, transparency, and easy access to services by the citizenry.

### **Historical Overview of e-Services in Cameroon’s MINFI**

Since the inception technological age, studies of diverse disciplines have shown huge disparity in the level of digitalization between the developed world and developing countries. Such dichotomy is portrayed primarily in the level of infrastructural development aimed at advancing digitalization. Developed counties invested speedily on policies and infrastructural wherewithal that placed them on a faster pace in keeping with innovative projects advancing digitalization or the use of ICT. Internet usage became the predominant conduit of conducting business in all governments and sectors; thereby, augmenting the degree of accountability and transparency in operations and transactions. Conversely, extant research has exposed the slow pace, if not rudimentary level of

advancing digitalization in developing countries due to lack of infrastructure spurred by political disposition in promoting the use Internet or ICT in conducting business.

To accentuate the gap in the level of digitalization between developed and developing countries, Faokunla (2012) traced the evolution of digitalization or Internet usage, with the United States Government “at the epicenter of developing and enabling technologies that will facilitate the use of the Internet” (p.28). He highlighted the initiative that envisaged the development of Internet technology or a wide area network, called ARPANET through an agency of the U.S. Department of Defense, Defense Advanced Research Projects Agency (DARPA), that facilitated internet operations between universities and other research institutions and some countries in the North Atlantic Treaty Organization (NATO) as far back as 1969 (Kahn & Cerf, 2007). After the development of ARPANET, the proliferation of the Internet usage in the developed world gained speed through multiple agencies, systems, and government initiatives sprouting innovations positioning the segment of the World at the top of technological advancement and digitalization. By early 1990s, both public and private organizations or sectors were promulgating guidelines and policies inculcating and expediting electronic services (e-Services) through the computerized or online operations. Such speed of technological advancement in the developed world was instead embraced with levity driven by sociopolitical, socioeconomic, and environmental constraints ascribing very slow pace of technological advancement in developing countries.

Against this backdrop, the Cameroon Government and its MINFI have been evidently affected by the slow pace in advancing the use of ICT or the Internet by

developing countries. An excerpt from the Head of State's end-of year address to the nation on December 31, 2015, highlighted his vision of making Cameroon an emerging country by the 2035 threshold, in the construction of new basic infrastructures including roads, ports, bridges, and ICT. Through this vision, President Paul Biya conferred the Ministry of Posts and Telecommunications (MINPOSTEL) with the responsibility of coordinating and implementing policies promoting the use of the Internet and ICT in the delivery of services across the nation. The Head of State's instructions emphasized the need to accelerate projects like: the Nigeria-Cameroon Sub marine Cable System (NCSCS) initiated in 2011 to secure Internet in the country, in a bid to digitally develop cities in Cameroon; the National Broadband Network (NBN), which started in 2012 to provide high speed Internet to households and businesses through the Fiber-to-the home (FTTH) technology, to implement modern telecom services like a digital billing system, the submarine cable system, and the CT phone network; and the Central African Backbone (CAB) to ensure the effective interconnection of Central African countries through a high speed optical fiber telecommunication network.

Cognizant of the milestone by the Cameroon Government in using ICT and the Internet in delivering services to its citizenry, a Statement of the Sectorial Policy of Telecommunication and ICT included in the country's Sector Strategy Document for Telecommunications and Information and Communication Technologies (2005-2015) revealed that Cameroon was still backwards in advancing digitalization across the country, including its MINFI. The statement indicated the country was still operating on a fixed telephone density of 0.7%, a mobile telephone density of 11,73%, and .16 % of its



population as Internet users. Such setbacks emphasize the need for this study, which attributes the slow pace of digitalization to incoherent strategy of development of ICTs, incomplete regulatory framework, and lack of infrastructure. The same statement indicates that “the accessibility and the availability of Internet services in Cameroon remains the lowest in the world and in Africa. Access to the Internet service is relatively very expensive when compared to the countries of the North and is essentially restricted to the two main cities of the country, Douala, and Yaoundé” (p.10). In this light, this study argues that the slow pace of digitalization and e-Services in Cameroon’s MINFI is influenced primarily by lack of decision-making/policy decisions and/or implementation to foster innovation and transformation from predominantly in-person to online services. Comparatively, one can assert from a historical perspective and evidentiary premise that developing countries like Cameroon and its MINFI are lagging far behind in advancing digitalization or use of ICT as in the developed world.

### **Rationale for e-Services in Cameroon’s MINFI**

The aim of this study is to address the lack of policy decisions or policy implementation promoting e-Services or computerization to enhance processes and operations in Cameroon’s Ministry of Finance. Its purpose remains that of applying a qualitative case study in exploring policy decisions or decision-making influencing computerization of services or e-Services in Cameroon’s Ministry of Finance to curb in-person operations characterized by systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous

and risky traveling of the citizenry to obtain services, and poor coordination of operations.

Cameroon's Ministry of Finance (MINFI) serves as the epicenter of activities for the customs, the treasury, the taxation, the banking, and other facets requiring services from a huge chunk of the population. Considering such high traffic volume of operations within Cameroon's MINFI that cuts across the ten major regions of the country, it is critical on the administration to expedite innovative transformation from the predominantly in-person services to online or electronic services. Such transformation is expedient for Cameroon's MINFI to keep up with the highly competitive world that is drastically tilted towards online transactions. Promoting e-Services within Cameroon's Ministry of Finance is critical to facilitating accountable and trackable transactions that would greatly limit the citizenry's risky and costly displacements for services by Cameroon's MINFI. Extant studies and research have proven that digitalization or the use of ICT or the Internet in fostering online activities would critically impact physical traveling for shopping and the delivery of services to the citizenry. For instance, there is research finding alluding that "grocery shoppers in developing country simultaneously consider shopping activity, other activities, models of transport, and shopping expenses" (Joewono et al., 2019, P.1 & p.18). The focus of this research has consistently held the school of thoughts that establishing a concrete structural framework of relevant policies in tandem with e-Services in Cameroon's MINFI will immensely alleviate strenuous traveling distancing for the citizenry to obtain services by Cameroon's Ministry of Finance.

Perfunctorily, an examination of the dense activities and operations inherent of Cameroon's MINFI reveals embedded malpractices of corruption and lack of accountability and transparency usually associated with obscure in-person transactions typically involving finances. A plethora of studies from diverse disciplines glaringly demonstrate that advancing digitalization would promote accountability and transparency by abridging and exposing in-depth corruption, especially in developing countries, Cameroon's MINFI included. Findings of a study accentuating the control of petty corruption plaguing administrative settings in developing countries like Cameroon and its MINFI, suggest that "information technology enables corruption control over time by reducing corruption opportunities through sociotechnical reconfiguration of work practices and organizational arrangements" (Addo, 2021, p.99). As someone who hails from Cameroon and has experienced corrupt practices and bribery driven by in-person services, I am conversant that promoting e-Services within Cameroon's MINFI is critical to fostering accountability, and addressing systemic corruption, which is one major problem plaguing Cameroon and most developing countries.

This study maintains that expediting e-Services in Cameroon MINFI will undoubtedly promote effective and efficient delivery of services to the citizenry and enhance the socioeconomic environment. The United Nations Public Administration Network (2010) postulated the concept that fostering e-Governance or e-Services as in the case of this study, is "a combination of the capacity and the willingness of government institutions to use ICT to enhance the knowledge of the citizens by empowering them with useful information" (Faokunla, 2012, p.40). In this light,

implementation of e-Services in the different sectors of Cameroon's MINFI will encourage citizen participation and accessibility through self-services that drastically curtails the usual clustering and queuing of persons that fosters cacophonous situations serving as breathing grounds for dubious transactions and corrupt practices for services. In the same vein, fostering of online or e-Services within Cameroon's MINFI will empower the citizenry to be technologically savvy and inspire innovations augmenting security, trust, and transparency that attracts investments for an advancing economy. An excerpt from the Republic of Cameroon's strategic document, *The Sector Strategy for Telecommunication and ICT (2005-2015)* emphasizes the consciousness that Internet services to all will serve as "prerequisites for accelerating growth," that enhances a competing environment for enterprises generally enabling "the endogenous, progressive and complete development of skills needed for reduction of poverty" (p.10). A profoundly digitalized Ministry of Finance in Cameroon will inspire consistent learning that fosters innovations for easy dissemination of information and responsiveness in the delivery of services to its citizenry.

The premise of this study holds that well-grounded policy decision and/or implementation in Cameroon's Ministry of Finance aimed at advancing e-Services, digitalization or utilize ICTs or Internet, would serve as the bedrock for better coordination of intersectoral activities within the ministry and promote better data management and accountability. Again, one cannot overemphasize the positive contribution of Wandaogo (2022) to this study in postulating the effectiveness of digitalization in: 1. Facilitating coordination between different segments of

administration (Islam et al., 2016). 2. Improving and facilitating centralized means of higher data storage and effective actions of administration (Fichman et al., 2014). 3. Promote accountability and transparency through better accessibility and interaction and engagement with individuals and companies (Falk et al., 2017). In a nutshell, promoting the use of Internet or ICT in the operations of Cameroon's MINFI would ameliorate the social and economic conditions of the citizenry, who would be presented with the option of conducting online services to dwindle the compelling strenuous and risky traveling to obtain services from Cameroon's MINFI. Furthermore, online or e-Services delimit geographical boundaries of the constituting sectors of Cameroon's MINFI by eliminating time constraints and technologically disenclaving regional activities of the ministry for smooth coordination of activities and operations.

### **Relevant Policy Influencing e-Services in Cameroon's MINFI**

The pivotal objective of this study is persistent on answering the question of how policy decisions or decision-making can influence the development of digital operations to encourage online or electronic services in Cameroon's MINFI, through the use ICT or the Internet. The underpinnings of this question hinges on my belief that enacted regulatory frameworks or salient policies geared towards advancing digitalization in Cameroon's MINFI is critical to compelling and structuring online services or e-Services in the Ministry that would eventually spread across other sectors of the country. In this light, government is ascribed authority and incumbency of developing infrastructures and implementing visions or plans of actions through astute regulations and programs. Dye (2000) posits that "public policy is whatever governments choose to do or not to do"

(p.3). In this light, I can arguably assert that governments' inaction to certain aspects of life serves as extant policies impacting evolving society. Therefore, it is preponderantly evident that to ascertain effective and efficient delivery of services to the citizenry through Cameroon's Ministry of Finance, the Cameroon Government or its designated entities must play a major and critical role in stipulating policies specified for enhanced operations through the development of digitalization for e-Services in the ministry. In the same vein, society is institutionalized and influenced by governments' policies or decision-making, which impact people's lives positively or negatively depending on the policies implemented. In a nutshell, governments play critical roles through their policies in impacting the lives of citizens and sustaining societal decorum.

Regulations and policies are key to implementing or sustaining a structural setting aimed at fulfilling organizational missions or achieving visions. Dye (2000) posits that "public policies may regulate behavior, organize bureaucracies, distribute benefits, or extract taxes—or all these things at once" (p.3) On this premise, one can assert that public policy impacts every sphere of social life, leading to actual social change. Society, in general, is structured and guided by norms dependent on policies enacted by governments aimed at impacting the lives of people. In this light, one can postulate that public policies regulate everything concerning human beings in diverse life settings, and specifically, the case of Cameroon's MINFI. Anyebe (2018) posits that "Public policy should mean actual resource allocation presented by projects and programs designed to respond to perceived public problems and challenges requiring government action for their solution" (p.8).

Considering the critical role public policy plays in sustaining diverse tenets of society, and the Cameroon MINFI in particular, it is expedient to advise that governments or institutions adapt to diverse circumstances by being eclectic and flexible in choosing theories relevant to addressing specific issues per time. Anyebe (2018) cautions that “A good rule for the policymaker is to be eclectic and flexible, and to draw from theories that seem most useful for the satisfactory and fair-minded description and explanation of policies” (p.8). In this light, governments or its designated structures must be conscious of the rationale behind choosing theories driving the policies earmarked for a project or vision. A few amongst several theories governments could explore, include the elite theory, group theory, political systems theory and institutionalism, policy output analysis, incremental theory, and rational-choice theory. For instance, the group theory exemplifies the notion of individuals coming together to adopt policies reflective of their group activities. Anyebe (2018) posits that “In contemporary period, the organizational skill requires the tack of bringing all stakeholders on board in the process of policy decision” (p.11). Policies outlast tenures of governments and political eras, and foster true change, therefore, without policies regulating institutions and society in general, there will be absolute chaos. In the same vein, one can assert that policies and decision-making platforms are inevitably relevant in shaping governance and fostering actual change that impacts society.

Against this backdrop, in-person inquiries and review of relevant documentation related to this study indicates that Cameroon’s Ministry of Finance does not currently have an independent or separated policy specific to advancing digitalization or fostering

e-Services. Except proven otherwise through more discoveries, this study cautiously asserts that Cameroon's MINFI still relies on general government instructions, or any policies coordinated by Cameroon's Ministry of Post and Telecommunications (MINPOSTEL). For instance, during the timeframe of 2005 – 2015, the Cameroon Government seemed to be still grappling with effective installation of the National Information and Communication Technologies Agency (ANTIC), intended to serve as an inter-ministerial steering committee on the inclusion of the ICT component in all Projects, and the Technical Secretariat under MINPOSTEL. That stage of technological development in Cameroon aimed at "Increasing the use of ICT and enhancing the industrial fabric of ICT enterprises" (The Sector Strategy for Telecommunications and ICT, 2005 – 2015, p.13). This backdrop is indicative of Cameroon's Head of State's encouragement to the citizenry to embrace the ICT culture, or e-Culture imposed on the World by digital revolution. Such commitment emphasized by President Paul Biya was in view of galvanizing Cameroonians to prepare and develop technological skills to stay competitive in a rapidly emancipating digital world.

The Cameroon Government still relies on its legislative tenet of the 1998 enactment of the law governing Telecommunications in the country and laying down modalities for the development of Telecommunication infrastructures aimed at advancing digital networks and services. The law was earmarked to positively develop the private sector in a bid to foster cooperation between it and the public sector. Despite positive strides proffered by the law, the government of Cameroon does not seem to have, even till this day, any well elaborated or designated regulatory framework aimed at enhancing



digital development across all sectors of the country. It is stipulated that “the scope of Law No. 98/014 on Telecommunications does not allow the taking into account of all the developments that have taken place in the field of telecommunications and ICT” (The Sector Strategy for Telecommunications and ICT, 2005 – 2015, p.39). The lack of adequate push through regulatory tenets to improve digitalization in Cameroon and its MINFI, forms the premise of this study, which aims at portraying the relevancy of policies or decision-making in expanding digitalization and encouraging computerized or e-Services using ICT and the Internet. From all indications, the Cameroon Government is crawling, if not stagnant in view of the existence and implementation of regulatory instruments promoting digitalization or e-Services across the country or its MINFI. Extant public documents amplify the inadequacy or inappropriate legal framework and inconsistency surrounding the development of Telecommunications infrastructure and advancement of digital transformation in Cameroon and its MINFI.

### **Challenges to Advancing e-Services in Cameroon’s MINFI**

The implementation of digital technologies or use of ICT or the Internet establishes and enhances relationships between governments and the citizenry to foster a highly participatory environment through the empowerment of the people, exposed to innovative practices promoting self-services and online operations that encourage e-Services. Such relationships between the governments and its citizenry are best established through clearly defined platforms ascribing authority to government as the legitimate entity required to regulate activities. However, the relationships must be ensured through democratic settings promoting the rule of law (Brown, 2005 & Faokunla,

2012). The Cameroon Government, and the Administration of its MINFI are vested with the legitimacy of establishing policies or embarking on decision-making tenets fostering e-Services through digitalized operations or the use of ICT. Considering its vested authority and legitimacy, Political willingness is critical for the different tiers of the Cameroon Government to incessantly ruminate on innovative ideas aimed at fulfilling its obligation of enacting regulatory frameworks to develop digital capabilities that trickle down to facilitate e-Services in its MINFI. If the duty to elaborate policies and provide the wherewithal for a digitalized Cameroon lies on the shoulders of government, then this would be the most appropriate point to agree with the assertion by Dye (2000) that “Public policy is whatever governments choose to do or not to do” (p.3). It should be the prerogative of the government like that of Cameroon and its constituent departments like MINFI to describe the content of its public policies, analyze the sociopolitical and economic impact of the policies to its citizenry, make inquiries into the different political forces and processes required to facilitate enactment and implementation of the policies, and evaluate the consequences of such public policies on society, both intended and unintended (Lassane, 2020). Unfortunately, experience has shown that most democratic settings without well-defined precepts suffer from political stalemates, administrative bottlenecks or bureaucracies that stifle decision-making or policy decisions. Such political hurdles heighten mostly in developing countries garnished by corrupt practices and bad governance that prevent creativity and feasibility to enact grounded policies earmarked in developing and promoting digitalization in a country like Cameroon and its MINFI. On this note, this study postulates that the absence of a well-defined policy

promoting digital operations to facilitate e-Services in Cameroon's MINFI, hinges preponderantly on the lack of political will by the Government and the Administration of Cameroon MINFI.

Part of the challenge or stalemate in developing telecommunications policies in Cameroon and its MINFI to date, is because the country has not adhered or committed to multilateral frameworks that encourage interactions or bilateral agreements between international bodies and Cameroon, to influence domestic telecommunications services or liberalization of its Telecommunication markets (Zebaze, 2022 and Sekou et Al., 2004). In the same vein, challenges to establishing policies to facilitate e-Services in Cameroon's MINFI stem from absence of defined Telecommunication policies in Cameroon MINPOSTEL. For instance, to this date, there is absence of policies for space, convergence, transference of technology like 3G, etc., and introducing broad band technologies. Concisely, it seems to date, "No policy has been formulated on the development of ICT in Cameroon" (The Sector Strategy for Telecommunications and ICT, 2005 – 2015, p.46).

Other aspects presenting as challenges in fostering e-Services emanate from setbacks plaguing the entire country of Cameroon in terms of Telecommunications and ICT. Some depicted issues include low and fragmented capacity of the total passband of Internet, and limited access of Internet due to narrowband that could not be guaranteed.

### **Research Design: Choice of Approach**

This study intends to apply a qualitative case study approach to examine policy making and/or implementation aimed at enhancing electronic services (e-Services) for

better processes and operations in Cameroon's Ministry of Finance. The study would explore policy decisions or decision-making influencing computerization of services or e-Services in Cameroon's Ministry of Finance to curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

Against this backdrop, I intend to collect data using interviews, observations, and the review of policies, meeting agendas, reports, and artifacts. The data collected may iteratively reveal information that shapes the study and help to describe the level of computerization or e-Services within Cameroon's Ministry of Finance and the consequences. For my planned research design, I will need primary data derived from interviews, participants' observations, documentary analysis, and conversational and narrative analysis to generate data to understand this phenomenon. I am considering the exploration of semi-structured one-on-one in-person interviews or email interviews to derive participants' understanding or experience on the phenomenon (e-Services) of the study. In this light, I will select participants based on criteria associated with e-Services and Cameroon's Ministry of Finance. Such participants should be familiar or have knowledge of services in Cameroon's Ministry of Finance or benefit directly or indirectly from its services. The interviews would be audio-recorded for the purpose of ensuring trustworthiness of the data collected.

Furthermore, this study anticipates using content analysis from interview transcripts to identify categories and themes that may elucidate participants' answers.

Patton (2015) posits that “content analysis then involves, identify, coding, categorizing, classifying, and labeling the primary patterns in the data” (p. 553). In this study, coding would facilitate the depicting of categories and themes reflecting the core content of the interviews, for analysis providing participants’ understanding and experience of Cameroon’s Ministry of Finance e-Services. I will then carry-out firsthand coding using Excel or Word to emphasize different variations of passages from the interview transcripts to depict details. However, depending on the data, I may incorporate a Qualitative Data Analysis (QDA) software to assist with quick retrieving or locating of certain phrases or statements on specific categories and themes.

### **Summary and Transition**

Literature review in this study reiterates the assertion that transition of operations into predominantly online or electronic services of Cameroon MINFI entails the adoption/implementation of policies beyond political statements to expedite or accelerate technological advancement within the ministry. The chapter emphasized that minimal computerization or e-Services in Cameroon’s Ministry of Finance makes it problematic for the citizenry to obtain services and perpetrate in-person malpractices, including systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, poor coordination of activities, and strenuous and risky traveling by the citizenry for government services. Furthermore, this study posits that fostering digitalized or online operations in Cameroon MINFI would enhance rendering services to the citizenry, and curb the numerous malpractices perpetrated through in-person services.

However, for digitalization to become ingrained in Cameroon, clear and well-defined regulatory frameworks need to be established in that direction, and the literature reviewed shows that there is insignificant attention paid to the policy dimension in promoting digitalization in Cameroon and its MINFI. From the literature, we realized that till date, Cameroon still relies on a limited law of 1998, which lacks the scope in fostering Telecommunications development across the country and its MINFI. Also, the Cameroon Government through its Head of State, President Paul Biya conferred the responsibility of transforming the country digitally on the Ministry of Posts and Telecommunications (MINPOSTEL), which does not seem to have accomplished the vision.

This study is cognizant of the fact that the adoption of e-Services by Cameroon's MINFI will not completely eradicate in-person services but advocates that a predominant utilization of ICTs or Internet would immensely improve data management, foster accountability and transparency, drastically curb administrative malpractices, and ensure accuracy of service delivery to the public.

Chapter 3 of this study is aimed at elaborating the research design, by elucidating how it will apply qualitative methodology and a case study approach to attain its objectives. The chapter will articulate the different tenets of the study's research design, which include its sampling strategy, participant selection, Instrumentation, data collection procedures, data analysis and interpretation processes. The chapter will also spell out the researcher's role, and portray evidence of trustworthiness, and ethical considerations associated with the study.

## Chapter 3: Research Method

### **Introduction**

The aim of this study is to apply a qualitative case study approach to examine decision-making/policy decisions and implementation aimed at enhancing e-Services for better processes and operations in Cameroon's Ministry of Finance. The study intends to answer the primary research question, which is that of examining how policy decisions or decision-making could influence Cameroon's Ministry of Finance e-Services for enhanced operations to the delivery of services to the citizenry. In this light, the study would explore policy decisions or decision-making tenets influencing computerization of services or e-Services in Cameroon's Ministry of Finance to curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

Against this backdrop, chapter 3 of this study includes elaboration of the research design, specifically regarding how it will apply a qualitative methodology through a case study approach to answer the research question. I intend to collect data using interviews, observations, and the review of policies, meeting agendas, reports, and artifacts. The data collected may iteratively reveal information that would shape the study and help to describe the level of computerization or e-Services within Cameroon's Ministry of Finance and the consequences. In the same vein, the chapter will include the sampling strategy, participants selection, instrumentation, data collection, procedure, data analysis

and interpretation processes. The chapter will also highlight the role of the researcher and illustrate evidence of trustworthiness and ethical considerations for the study.

### **Research Design: Choice of Approach**

In answering the research question for this study, which aims at examining how policy decisions or decision-making influence e-Services in Cameroon's MINFI, a qualitative design is considered appropriate. The phenomenon for this study, e-Services, should be understood from the perspective of participants and individuals directly or indirectly impacted by the extant predominantly in-person services within Cameroon's MINFI that perpetrate obscure malpractices. Creswell (2009) posits that "qualitative research is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem" (p.4). Having an in-depth understanding of the phenomenon from the perspective of the participants in this study would serve as an inductive process that builds on the data collected to inform suggestions aimed at enhancing operations in Cameroon's MINFI through the advancement of online services or e-Services.

Consequently, the study is based on the social constructivist worldview (Creswell, 2009) to make subjective meanings from the participants on the phenomenon of e-Services in relation to Cameroon's MINFI. The goal of research like mine "is to rely as much as possible on the participants' views of the situation being studied" (Creswell, 2009, p.8). Therefore, adopting the philosophical tenet of constructivism interpretivism would orient this qualitative study to rely to a greater degree on direct inquiry that



accentuates understanding about e-Services in Cameroon's MINFI, from the perspective of the participants.

Against this backdrop, this study will apply a qualitative case study strategy in tandem with the systems theory to explore the phenomenon of e-Services in Cameroon's Ministry of Finance (MINFI). The study included primary data derived from interviews, participants' observations, documentary analysis, and conversational and narrative analysis to generate data to understand the phenomenon of e-Services in Cameroon's MINFI. Participants were selected based on criteria identifying them as being conversant with e-Services in Cameroon's Ministry of Finance. Such participants offered insightful understanding about the operations and services in Cameroon's Ministry of Finance. In the same vein, this study endeavored to ensure anonymity by safeguarding participants' identities using pseudonyms or numbers (Ravitch & Carl, 2021). The data collected may iteratively inform and shape this study intermittently, to better describe the level of digitalization or Internet use within Cameroon's Ministry of Finance and assess the influence of policy decisions or decision-making in advancing e-Services to the benefit of the citizenry.

My study relied on the theoretical framework guided by the systems theory (Coghlan & Brydon-Miller, 2014), which fosters understanding of how various parts of an organization or system interact with each other to make meaning of the "whole." I believe that systems thinking aligns with the case study approach for this study, utilized to explore the phenomenon (e-Services) in a bounded unit (Cameroon's Ministry of Finance). My school of thoughts is that systems thinking would elucidate the implication

of policy decisions or decision-making in fostering e-Services within a bounded unit like Cameroon's MINFI.

The historical origin of systems thinking can be traced back to Plato and Aristotle, associated with various meanings related to their disciplines. Bertalanffy (1972) highlighted Aristotle's statement that, "the whole is more than the sum of parts," (p.407), and further postulated that "in order to understand an organized whole we must know both the parts and the relations between them" (p.411). In this light, systems thinking is critical in understanding how policy decisions or decision-making may influence the progress of e-Services to enhance operations in Cameroon Ministry of Finance.

The focus of my study remains that of exploring the relevance of internet technology in improving services within Cameroon's Ministry of Finance. My proposed research topic is "The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance." The research question is, "How do policy decisions or decision-making influence Cameroon Ministry of Finance e-Services?" To this effect, I believe in a high propensity that the theoretical framework, system theory would help answer the research question to examine the relevance of internet services in tandem with Cameroon's Ministry of Finance processes and operations. Chijioke (2021) posits that "Theory gives meaning and clarity to our knowledge of facts by drawing generalization and values to concepts, hypotheses, models and variables in social science research" (p.157). Therefore, the systems theory would provide critical thinking and insight into Cameroon's Ministry of Finance's current operations and foster an understanding of how further adoption of Internet technology could enhance services in the sector.

### **Type of Inquiry**

In this qualitative study, the type of inquiry is the case study approach, which is essential in depicting the realities and perspectives of participants by exploring primary data derived from interviews, participants' observations, documentary analysis, and conversational and narrative analysis to generate data to understand the phenomenon of e-Services in Cameroon's MINFI.

### **Rationale for Case Study**

The case study fits best for my research because it helps paint a picture of the relevance of e-Services in addressing the problem of lack of accountability, systemic bribery, and corruption, administrative bottleneck, bureaucracy, nepotism, strenuous traveling distances covered by the citizenry for in-person services, restriction on in-person activities because of COVID-19. The findings may help foster a shift in attitude for the community to become more technologically inclined. In this light, the study would explore policy decisions influencing computerization of services or e-Services in Cameroon's Ministry of Finance to curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

My rationale for choosing the case study is based on its suitability to describe interactions of a bounded unit in tandem with a phenomenon, which in my case is to explore the relevance of e-Services (the phenomenon) in Cameroon's Ministry of Finance (the bounded unit). Burkholder et al. (2020) posit that "The purpose of a qualitative case

study is to describe the interactions of a bounded unit in relation to some phenomenon” (Merriam & Tisdell, 2016, p.84). I believe the case study approach better describes e-Services in Cameroon’s Ministry of Finance to reveal findings reflective of participants’ experience or understanding. By the case study approach, the research focuses on or is limited to Cameroon’s MINFI, instead of a general study on Cameroon that may be too broad. However, findings of the research may proffer changes transcending other sectors of the country.

Furthermore, the case study approach complements the systems theory, which fosters understanding on how various parts of an organization or system interact with each other to make meaning of the “whole.” I am inclined to the notion that the case study approach would conjunct the systems thinking to clearly depict participants’ understanding and experience on the implication of policy decisions or decision-making in fostering e-Services in Cameroon’s MINFI. In the same vein, Yin (2009) stipulated that a case study premises “investigators to retain the holistic and meaningful characteristics of real-life events such as individual life cycles, small group, organizational and managerial processes, neighborhood, and the maturation of industries” (p.4). On this note, the choice of the case study approach lends credence to this study by focusing on the phenomenon of e-Services within the confines of Cameroon’s Ministry of Finance. The case study served as a conduit for gathering data for this study through diverse means, which include interviews, documents, observations, and artifacts. Finally, the case study approach facilitated outcomes in this study that allow anyone to easily

learn and comprehensively understand the factors surrounding e-Services in Cameroon's MINFI.

### **The Role of Researcher**

Researchers play an active and critical role as primary instruments in determining the quality of data collected, encouraging conversation, and reacting with the right attitude towards the participants. Due to the emergent design approach that qualitative research may take all through the process, I must be intentional in paying keen attention to the techniques and relationships pertaining to this study on the relevance of policy decisions or decision-making in advancing e-Services in Cameroon's Ministry of Finance. Rubin and Rubin (2012) posit that "Because of their active role, researchers should be aware of how their own attitudes might influence the questions they ask as well as how they react to the answers" (p.72). In this light, I intend to collaboratively engage with body language that would create a conducive environment that make participants comfortable and assured of the perception that I sympathize with them.

Researchers in qualitative research are required to exhibit a set of roles in iterative processes that foster criticality, reflexivity, collaboration, and rigor. Ravitch and Carl (2021) assert that "A goal of criticality in qualitative research is to develop counternarratives to dominant cultural knowledge and normative narratives that circulate in everyday life" (p.12). Therefore, it would be required of me in this study to pay attention to the positionality and social identity of the participants and to demonstrate active self-reflection to their theoretical preferences, subjectivity, interpretation, and biases to the phenomenon of e-Services in Cameroon MINFI. On this premise, I would

collaboratively engage participants in this study in a dialogic manner that fosters rapport and a comfortable environment for genuine interactions that would lead to rich information to establish rigor to the research. Quality and validity to research stem typically from a dialogic engagement via which partnerships exist throughout the study to demonstrate open-mindedness to being challenged and subjective to constructive criticisms.

Considering the pivotal role the researcher plays in qualitative research, I would need to address the challenges related to how I interact with others, access to participants, access to data, ethical ramifications, and securing appropriate equipment for data collection. As the researcher, I must pay attention to the way I interact with participants and dissertation committee chair and members. For instance, during one-on-one interviews, I must be conscious of my facial expressions and body language based on what I see, what I hear, and the utterances. On another note, I must be conscious of maintaining a professional and healthy working relationship with my dissertation Committee Chair throughout the iterative capstone process.

The quality of research hinges typically on the interactive process of researchers to attain credibility, transferability, dependability, and confirmability of a study. Such an interactive process should premise on a dialogic engagement via which partnerships exist between the researcher and others throughout the study. In this light, I intend to play an active and critical role, by presenting myself in a manner that would demonstrate open-mindedness to being challenged and subjective to constructive criticisms. Consequently, I must pay attention to my attitude and body language during interaction with participants.

Such interactions, techniques, and relationships are critical in determining the quality of data collected.

To deal with biases during my interactions in this study, I must ensure trustworthiness, which is critical to the validity and reliability of the knowledge generated. Such conformity entails that I adhere to norms stipulated by the Walden University Institutional Review Board (IRB) to foster transparency, ensure informed consent, confidentiality, and anonymity, and address ethical concerns specific to my study. In this light, I must maintain a neutral and unbiased position in my interactions during the study. To avoid bias, I must maintain awareness throughout the study to completely suppress my feelings, opinions, and prejudices that may influence the findings. In the same vein, I must ascertain credibility to my findings and interpretation by upholding integrity in data analysis and maintaining openness to data and evidence that may be contrary to my intrinsic notion or idea about e-Services in Cameroon's MINFI.

Therefore, I anticipate conducting an in-depth study regarding e-Services in Cameroon's Ministry of Finance that would depict reality and provide assurance to findings. Furthermore, I must ensure confirmability for validity to this study by clearly spelling out the methodological tenets that lead to certain findings. Shenton (2004) posits that "steps must be taken to help ensure as far as possible that the work's findings are the result of the experiences and ideas of the informants, rather than the characteristics and preferences of the researcher" (p.72). On this note, I must ensure that the findings

disseminated from this study conform with the reality of participants' experience and understanding of Cameroon's Ministry of Finance e-Services.

To this effect, it is worth reverberating that during the iterative process of my study, I would ensure reflexivity and intellectual rigor, by being conscious of my role as an instrument in a qualitative inquiry. Patton (2015) posits that "Essentially, reflexivity involves turning qualitative analysis on yourself" (p.700). The interactive process in this qualitative inquiry may require me to reveal some information about myself during data gathering, to give credence to my positionality, competencies, and credibility surrounding this study. Patton (2015) posits that "Because the researcher is the instrument in qualitative inquiry, the credibility of the inquirer is central to the credibility of the study" (p.707). This awareness about a researcher's role keeps me alert and open-minded to data and evidence that might not conform to my biases or tendency to prejudice or unduly influence the outcome of this study on e-Services in Cameroon's MINFI.

Therefore, I will consciously position myself all through this study to ensure that my personal, cultural, and historical experiences are dampened in interpreting the context about e-Services within Cameroon's MINFI. My study intends to make meaning of data or information gathered to reflect the constructs and perspectives of the participants. Creswell (2009) posits that "the process of qualitative research is largely inductive, with inquirer generating meaning from the data collected in the field" (p.9). In this light, I intend to visit and gather information personally, by using open-ended questions during interviews that would create a conducive environment for participants to share their views.



Accessing data may present the study with challenges of the interview process, the type of data, the location, and different protocols required for collecting data. For instance, one needs to ascertain participants availability and readiness, type of location, and the instruments used in collecting the data. In this light, I need to address the challenging process of informed consent, the interview process of constructing questions and protocol, finding the right location or means of interview, having the appropriate recording devices, and transcribing data.

In terms of access to participants, the aspects of availability and time constraints may pose as hurdles. However, in cases where in-person contacts become demanding, I would explore other communication conduits like telephones and emails. Such tenets would enable me maintain flexibility in attaining participants, by accommodating their availability and the amount of time they consent to yield for the interviews. On another note, I must adhere to Cameroon's COVID-19 protocols in line with physically interacting with the participants for this study.

Furthermore, I am required to comply with Cameroon's norms pertaining to international research. In the same vein, I must comply with Walden's Institutional Research Board (IRB) requirements for international studies. Such ethical requirements mean addressing challenges of participants recruitment, ensuring trustworthiness and reliability, instrumentation, data storage, data analysis, and dissemination. In a nutshell, it is incumbent on me to adhere to the standards of non-maleficence to participants and conformity to academic precedence.

### **Sampling Strategy and Participant Selection**

As mentioned earlier, the study design for this research is the case study approach, with the propensity to conduct a semi-structured one-on-one interview as part of my data gathering tools to obtain a variety of viewpoints on the phenomenon (e-Services) of study. Participants would be selected based on their knowledge about e-Services in Cameroon's Ministry of Finance, and their direct or indirect interactions with the ministry. Yin (2018) "suggests asking knowledgeable people about the case candidates or collecting limited documentation on them" (Burkholder et al., 2020, 249). On this premise, I am in constant communication with experts in the Information Technology (IT) Division of Cameroon's MINFI, who have ascertained their availability to assist with selecting participants knowledgeable enough to provide insight about e-Services in Cameroon's Ministry of Finance. Such participants should be familiar with or know about services in Cameroon's Ministry of Finance. Cognizant of the purposeful sampling that this study intends to conduct, I will select participants capable of providing insights into the e-Services in Cameroon's Ministry of Finance.

My criteria of inclusion hinge on sample homogeneity in tandem with the phenomenon and structure under study, which in this case is e-Services in Cameroon's MINFI. Guest et al. (2006) posit that "We assume a certain degree of participant homogeneity because, in purposive samples, participants are, by definition, chosen according to some common criteria" (p.76). In this light, I would choose a purposive sample of participants based on the people directly implicated in fostering e-Services in Cameroon's Ministry of Finance. Otherwise, the exclusion criteria would be persons who

may benefit from the services delivered by Cameroon's MINFI, but indirectly implicated in fostering e-transactions for the sector. Various factors that may influence sampling strategy and participant selection include sample size, data saturation, and theoretical saturation.

Despite the critical role that saturation may play to sample size at the conceptual level, the data collected may erode the initially conceived sample size as the information aligns with the research purpose and question. Baker et al. (2012) postulate that "A variety of factors can influence the amount of data qualitative researchers gather, and this is not measured only by numbers of interviews, but also by the presence of participant-observation, where applicable" (p.8). In my study related to Cameroon's Ministry of Finance, the case study helps define the scope of my research and the sample size, determined by the saturation point, where no new information or data emerges to answer the research question. Considering the purposive nature of sampling earmarked for this study, I intend to interview twelve (12) participants drawn from a deliberately constituted pool of twenty (20) persons.

### **Instrumentation**

Instrumentation refers to the tools or protocols like interview guide, critical to determining the planning and actual phases of the interview process used to collect data. Phases of effective interview process include preparation or setting of the environment, appropriate timing, and establishing a relationship between the interviewer and interviewee. Characteristics depicting person-centered and contextualized participants' experiences are critical consideration in designing qualitative data collection methods

(Ravitch & Carl, 2021). In this light, it is critical for me in this study to prepare the atmosphere and questions that would build rapport between the participants and I to obtain rich data that could be ensured of validity and credibility. However, Ravitch and Carl (2021) posit that “while qualitative data collection should be intentional, rigorous, and systematic, it should not be guided by overly rigid rules and procedures” (p.124). On this note, I intend to establish a well-crafted interview process and conducive atmosphere with thoughtful attention to verbal and nonverbal communication that would help determine the connection and quality of information during the interviews aimed at understanding the phenomenon of e-Services in Cameroon’s Ministry of Finance. Several research techniques through tropical or cultural studies serve as data sources in naturalistic paradigms, including participant observation, documentary analysis, conversational and narrative analysis, and in-depth interviewing. The interview process will be structured to portray clarity and trust for the participant to release truthful information needed to establish validity in this research.

Against this backdrop, I intend to collect data using interviews, observations, and the review of policies, meeting agendas, reports, and artifacts. The data collected may iteratively reveal information that shapes the study and help to describe the level of computerization or e-Services within Cameroon’s Ministry of Finance. Individual interviews would serve as the primary tool for data collection in my proposed study. Participants would be selected based on their portrayed knowledge about e-Services in Cameroon’s Ministry of Finance. Cognizant of the challenges of anonymity and confidentiality that characterize the safeguarding of participants’ identity, it would be

impelling on me to adhere to parameters of consent in conducting audio-recording of the interviews to help in data transcription subsequently. This study would consider relevant primary data from interviews, participants' observations, documentary analysis, conversational narratives, and archival data that specifically elucidate the phenomenon of e-Services in Cameroon's MINFI from a policy decision or decision-making premise.

### **Interviews**

Interviews serve as one of the main categories of data collection in qualitative research, and specific protocols guide the process for meaningful outcomes. Turner (2010) asserts that "the strength of the general interview guide approach is the ability of the researcher "...to ensure that the same general areas of information are collected from each interviewee" (McNamara, 2009, p. 755). Such interview protocols serve as a premise for painting the procedural tenets and listing of questions for the process. In the same vein, the type of questions determines the quality of data collected. Part of the guiding tenets to pertinent research questions is for the research topic to align with the research question(s), which in this study, would be "The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance" aligning with "How do policy decisions or decision-making influence Cameroon's Ministry of Finance e-Services?" respectively.

Consequently, this study intends to implement an interview guide that outlines questions aimed at revealing rich information in conjunction with e-Services in Cameroon. Jacob and Furgeson (2012) posit that "Using research to guide your questions means that you have done a thorough review of the literature and that you know what

scholars say about the people you are studying” (p.2). Guided by such insight or understanding on the state of e-Services in Cameroon’s MINFI, this research will outline questions relevant to unraveling validity and credibility to the feedback from participants. Considering my proposed research topic, “The Relevance of e-Services in Cameroon’s Ministry of Finance,” the research question is “How do policy decisions or decision-making influence Cameroon’s Ministry of Finance e-Services?” This question aims to gather rich information to foster a clear understanding of the participants’ experiences regarding the phenomenon (e-Services) under study. Cognizant of flexibility in accommodating participants’ availability and convenience, I would alternatively conduct one-on-one in-person or virtual interviews depending on the surrounding circumstances.

Some ways of collecting and analyzing data in qualitative research involve individual interviews or focus groups based on different dynamics that reflect on the conclusions that ascribe quality and validity to research. In qualitative research, specifics rather than prescribed tenets align with the research question to determine the data collection method. Onwuegbuzie et al. (2009) differentiates individual interviews from focus group research by defining the latter as “a way of collecting qualitative data, which—essentially—involves engaging a small number of people in an informal group discussion (or discussions), ‘focused’ around a particular topic or set of issues” (Wilkinson, 2004, p.177, p.2). In this light, the definition provides a contextual premise essential to collecting data in qualitative research. In the same vein, different tenets of collaboration, criticality, reflexivity, and rigor help determine the data collection method and foster confirmability. Based on this insight, my study would conduct contextualized

audio-recorded one-on-one interviews and would ensure anonymity and confidentiality as consented by participants. The questionnaire would be formulated with the main aim of understanding the influence of policy decisions or decision-making on e-Services in Cameroon's MINFI, from the experience or perspective of the participants.

To achieve this end, my study intends to rely on contextualized semi-structured interviews that would be mutually engaging to learn about e-Services in Cameroon's MINFI from the experience of participants. Ravitch and Carl (2021) emphasizes the need for interviews to be characterized by naturalistic and interpretive tenets focused on gaining insights or make sense from the reality surrounding participants' experiences and perspective on the phenomenon, which is e-Services, in the case of this study. The naturalistic tendency entails that "researchers explore complex situations and problems using a variety of techniques, including participant observation, documentary and conversational analysis, and interviews" (Rubin & Rubin, 2012, p.26). Consequently, my study highlights multiple techniques of data gathering like interviews, documentary analysis, participants' observations, and exploration of archival data to understand policy decisions or decision-making related to e-Services in Cameroon's Ministry of Finance. From an interpretive standpoint, my study would be obliged to ensure reality by describing the phenomenon of e-Services in Cameroon's MINFI from contextualized and subjective experiences or understanding of the participants. Rubin and Rubin (2012) presuppose that "responsive interviewing is a style of in-depth interviewing that treats the interviewees more as partners than as subjects of research" (p.38). On this note, I intend to construct a context-centered interview guide focused on depicting and integrating

detailed understanding and participants' description of e-Services in Cameroon's MINFI. The questions will be contextualized and framed to portray the rationale of this study in a non-evaluative person-centered premise that establishes validity and credibility to this study.

Ravitch and Carl (2021) imply that qualitative interviewing incorporates, "including virtual interviewing or online/Internet-based interviewing, that is, interviews that happen without the physical presence of the interviewer and interviewee" (p.138). By such inspiration, this study will embark on a multi-faceted technique that includes in-person and online synchronous and asynchronous interviews via emails and virtual tenets that would be digitally recorded for accurate and truthful transcription depicting participants' understanding and experience of e-Services in Cameroon's Ministry of Finance from a policy based or decision-making perspective. For instance, this study may conduct part of its data collection through email interviews that would allot flexible timeframe for participants to reflect on questions and provide answers via email. In this light I will engage the participants in back-and-forth emails and telephone calls to ascertain clarity on the procedures for the interview process. To protect the participants during the recruiting, data collection, and debriefing process, I will ensure that the conditions of the interviews stipulated on the invitation and informed consent are transparent and adherent to Walden University IRB verbatim.

### **Other Data Sources**

In addition to one-on-one interviews, I anticipate exploring other relevant primary data from participants' observations, documentary analysis, conversational narratives,



and archival data that specifically elucidate the phenomenon of e-Services in Cameroon's MINFI in line with policy decision or decision-making. Such tenets of data gathering would foster flexibility through informal settings allowing participants and others to provide information of diverse perspectives.

Organizations like the Cameroon's MINFI serve as rich data sources for already existing personal, official, or popular culture documents that could be beneficial to a study (Ravitch & Carl, 2021). This study would endeavor to review contextualized and relevant data from documents in Cameroon's MINFI's websites, blogs, films, books, magazines, photos, and other publicly accessible materials. In the same, I intend to tap from other extant technological, Internet and social media tenets of Cameroon's MINFI to explore data relevant to this study.

### **Data Analysis and Interpretation**

It is worth reiterating that this study intends to apply a qualitative case study approach to examine a holistic policy framework aimed at enhancing electronic services (e-Services) for better processes and operations in Cameroon's Ministry of Finance. The study would focus on exploring policy decisions or decision-making tenets influencing the computerization of services or e-Services in Cameroon's Ministry of Finance to curb in-person operations that perpetuate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

Through a qualitative case study approach, I intend to explore the phenomenon (e-Services) in Cameroon's MINFI, to derive data that would be transcribed and

summarized to reflect the actual input of the participants. By this premise, the study would initiate its analysis by preparing a word verbatim transcript from the questions and answers of the participants, recorded through memos, fieldnotes, and digital devices. Patton (2015) posits that “Case analysis involves organizing the data by specific cases for in-depth study and comparison” (p.534). In the case of this study, contextualized in-depth information derived from interview data, observations, documentary data, and archival data, specific to policy decisions or decision-making in relation to e-Services in Cameroon’s MINFI, would be categorized into concepts and themes for subsequent analysis.

Coding plays a critical role in data analysis by deriving an array of codes belonging to groups from excerpts condensed categories forming meaningful themes to interpret data. Qualitative research data can consist of interview transcripts, participant observations, field notes, journals, documents, drawing artifacts, photographs, video websites, email correspondence, social media, academic and fictional literature, and more. Saldaña (2016) posits that “Coding is not a precise science; it is primarily an interpretive act” (p.7). Therefore, analyzing, and interpreting data through coding entails that the researchers methodologically categorize the data to derive subjectivity from the research findings. To this effect, my study will ensure a content analysis to reveal the best and acceptable interpretation of policy decisions or decision-making relevant to e-Services in Cameroon’s Ministry of Finance.

Coding help categorize marked concepts and themes from phrases or words organizing data and providing meaning to our thoughts regarding passages. Rubin and

Rubin (2012) posit that “to facilitate retrieval of what was said on each topic, you code data that is marked on a copy of the transcript a word or phrase that represents what you think a given passage means” (p.192). Such a process is carried out manually or through computer programs or software with each having advantages and disadvantages. For instance, Qualitative Data Analysis (QDA) software assists with quickly retrieving or locating certain phrases or statements on a specific topic but may not emphasize different variations of a passage or transcript like the manual process.

Consequently, I would use the content analysis from my interview transcripts to identify some categories generating themes that may elucidate participants’ answers in tandem with their understanding or experience on e-Services in Cameroon’s MINFI. Patton (2015) postulates that “content analysis then involves identifying, coding, categorizing, classifying, and labeling the primary patterns in the data” (p.553). The core content of the interviews for my study would be analyzed to provide the participant’s understanding and experience on the phenomenon of e-Services and its significance or relevance in delivering services to the citizenry through Cameroon Ministry of Finance. Patton (2015) highlights that “classifying and coding qualitative data produces a framework for organizing and describing what has been collected during fieldwork” (p.554). Therefore, I intend to implement an implicit comparison of concepts derived from subjective participants’ views to establish an overall conceptual premise that proffers the best reflection or analysis of e-Services in Cameroon’s MINFI.

Based on the complexities and diverse methodologies surrounding qualitative data analysis and based on the means of data collection for this study, which primarily

includes in-depth interviews and participant observation, I intend to implement coding manually to derive trends of patterns that formulate themes from transcripts of participants' interviews. Patton (2015) posits that "the core meanings found through content analysis are patterns and themes" (p.541). The propensity to analyze data through the discovery of patterns related to concepts, is critical to ascribing meaning to the content of interview transcripts, for lucidity to a phenomenon like e-Services in Cameroon's MINFI.

Against this backdrop, I will rely on the ontological and epistemological tenets of my research question to systematically analyze the content of interview transcripts for this study in conjunction with my observations during the data collection process. Research questions are typically framed in harmony with the ontological, epistemological, and methodological tenets aimed at contextualizing and ascribing direction to inquiry (Trede et Higgs, 2009; Saldaña, 2016). As a result, I will begin by ensuring that the actual data from participants' interviews about e-Services in Cameroon's MINFI is transcribed simultaneously with my direct experience or observations during data collection. On this note, my focus will be on conducting a systematic analysis by organizing the data for it to lucidly tell the story reflecting participants' experience about e-Services in Cameroon's Ministry of Finance.

During the data analysis process for this study, I will conduct an in-depth review of data to depict patterns from marginal notes drawn from key constructs and excerpts of the transcripts. Traditionally, codes are placed on the left margin of a data set's hard copy, while themes are positioned to the right margin (Creswell, 2016; Saldaña, 2016).

Furthermore, I will categorize depicted data derived patterns to formulate themes from the transcripts. I will then proceed to an implicit comparison and content analysis of the constituted themes to make meaning out of the data pertaining to e-Services in Cameroon's Ministry of Finance. However, considering the eclectic and iterative nature of qualitative inquiry, this study is open to incorporating computer programs or Qualitative Data Analysis (QDA) software to analyze its data, if need be.

### **Research Quality and Trustworthiness**

In qualitative inquiry, the issue of trustworthiness is critical to the validity and reliability of the knowledge generated by a neutral and unbiased researcher. Such trustworthiness ascribes credibility to a researcher's findings and interpretation.

#### **Trustworthiness**

Trustworthiness alternatively means validity, which serves as a critical component of qualitative research aimed at defining the methodological rigor spelling out the processes used to ensure the quality of a study. It entails a sequential selection and application of methods through triangulation, evoking the importance of ensuring credibility and rigor in qualitative research. Ravitch and Carl (2021) posit that trustworthiness or validity in qualitative research is "an approach to achieving complexity through systemic ways of implementing and assessing a study's rigor" (P.166). Diverse qualitative paradigms help assess the validity or trustworthiness of qualitative research and consider different prisms, including the researcher's lens, the research participants' experience, and the lens of other individuals external to the study. To ensure trustworthiness in my study, I will infuse rigor to the research process to arrive at a data

analysis and findings depicting actual participant's experiences and perspective on e-Services in Cameroon's MINFI, from the context of policy decision or decision making. Such rigor would be attained by astutely adhering to the different tenets of qualitative inquiry.

### **Credibility**

The credibility of qualitative research hinges on four distinct but related tenets, which Patton (2015) highlights as "1. Systematic, in-depth fieldwork, 2. Systematic and conscientious of data, 3. Credibility of the inquirer, 4. Readers' and users' philosophical belief in the value of qualitative inquiry" (p.653). Such alternative and rival tenets may foster integrity in data analysis when the researcher presents findings in conformity with the experience of the reality of the participants. In my proposed research, I anticipate conducting an in-depth study regarding e-Services in Cameroon's Ministry of Finance that will depict reality and provide assurance to findings.

Credibility is one of the critical criteria for measuring or testing the unity of a study's findings to reality. Shenton (2004) asserts that credibility is a function of "How congruent are the findings with the reality" (p.64). In my study, I intend to collect data that tells the story to mirror participants' experience or understanding of e-Services in Cameroon's MINFI. Validity strategies of triangulation and relational considerations between the researcher in a complex and dynamic environment are essential in ascribing credibility to a study. Ravitch and Carl (2021) posit that "Credibility is the researcher's ability to take into account all of the complexities that present themselves in a study and to deal with patterns that are not easily explained" (Guba,1981, p.168). Some critical

aspects in establishing research credibility include the research design, the sampling strategies about the context, the alignment of methods to the research questions, understanding patterns related to data, accurately interpreting data, paying faithful attention to the role of the researcher(s) in engaging participants, and considering emergent or piecing the puzzles together.

### **Transferability**

Transferability refers to how an assessment through external validity portrays research findings in a broader context while maintaining its contextual originality. To achieve transferability, a detailed description and contextualization of the phenomenon grant others a vivid understanding to compare how to apply the inquiry in other contexts. Such description needs to spell out the contextual and interpretive factors sustaining rigor isolated studies specific to the organization (s) or geographic location(s).

Toma (2011) posits that “A case study, like any other, applied qualitative work, must be useful in illuminating another context if it is to be deemed transferable” (p.13). For instance, in this study, it is incumbent on me to maintain an interview rigor to produce findings depicting the relevance of e-Services in Cameroon’s Ministry of Finance, that may influence operations in other sectors of the country.

### **Dependability**

Dependability entails an in-depth understanding of how the methods shape outcomes or serve as a precursor to following research practices in a qualitative study. Ravitch and Carl (2021) posit that “Dependability refers to the stability of the data” (p.171). In this context, triangulation and sequential analysis of the research process are

critical to articulating the rationale for data collection in answering specific research questions, regardless of the number of adjustments that may be made to the study.

Qualitative inquiry is conducted in an iterative process that fosters adjustments in line with the research design and practices. Toma (2011) highlights that “In qualitative research, dependability involves accommodating changes in the environment studied and in the research design itself” (p.15). By virtue of the iterative nature of the qualitative inquiry, I anticipate shaping my study intermittently by relying on feedback from my dissertation committee chair and data collected to ensure trustworthiness to the findings about policy decisions or decision-making related to e-Services in Cameroon’s Ministry of Finance.

### **Confirmability**

Confirmability ascribes validity to a study through elucidation of the methodological tenets that lead to certain findings. Shenton (2004) posits that “steps must be taken to help ensure as far as possible that the work’s findings are the result of the experiences and ideas of the informants, rather than the characteristics and preferences of the researcher” (p.72). In this light, the findings disseminated conform with the reality of participants’ experience and information provided.

Despite the foundational premise of ascribing a subjective inclination describing qualitative research, confirmability is a methodological tenet designed to explain how findings of a study are confirmed. In qualitative inquiry, the role of the researcher is critical to ensuring validity, which in my case, would mean suppressing my biases, opinions, or personal experience, to allow the experience of the participants to reflect



fully in the findings on the phenomenon of e-Services in Cameroon's MINFI. Confirmability hinges on a systemic application of triangulation, researcher reflexivity processes, and eternal audits put in place to verify the originality of the data yielding the findings. In such a process, we assess how researchers challenge themselves or are being challenged to obtain the validity of their research.

### **Ethical Considerations**

Generally, ethical considerations in scientific inquiries premise on the commitment of the researcher(s) to adhere to norms of non-maleficence to the participants. In this light, it is of absolute requirement for anyone conducting scientific research "to be aware of the general agreements shared by researchers about what is proper and improper in the conduct of scientific inquiry" (Babbie, 2015, pp. 62-63). Such ethical considerations include voluntary commitment of participants, consciousness of researchers for no harm to participants, advancing the welfare of participants to include transparency in goals, informed consent, and anonymity and confidentiality. Therefore, my study, which aims at examining the influence of policy decisions or decision-making in fostering e-Services in Cameroon's MINFI, would adhere to the advice of Ravitch and Carl (2021) who posit that "Ethical issues revolve in large part around beneficence, or doing no harm" (p.205). Such commitment entails that I stick to the voluntarily collaboration of participants to my research, with the understanding that I must ensure transparency, informed consent, and confidentiality and anonymity.

From an ethical perspective, there are specific criteria and different lenses to assess validity in qualitative research, including "the researcher's lens, of the research

participants, and of other individuals external to the study” (Ravitch & Carl, 2021, p. 167). In this light, I would commit to ensuring transparency and adhering to agreements of consent and confidentiality throughout my interaction with participants for my study. The standards to assess validity in qualitative research include credibility, transferability, dependability, and confirmability. The study’s complex patterns translate into a broader context while sustaining its contextual originality. In this light, the standards to ensure the data’s stability and depict subjectivity confirm the research findings.

Because qualitative research ascribes priority to relationships, it is incumbent on all parties involved, especially researchers, to adhere to ethical considerations to guard against ethical issues of consent and confidentiality. During interactions in qualitative research, adherence to beneficence towards participants is critical to ensuring quality and validity. Therefore, some ethical issues or challenges of qualitative research advancing the welfare of participants include transparency in goals, informed consent, anonymity and confidentiality, and transparency.

The concerns underscore the necessity for researchers to build conversational partnerships during interviews and adopt comfortable and meaningful roles to both the researcher and the participants. Rubin and Rubin (2018) posit that “conversational partnerships are built on trust, understanding, and mutual respect” (p.92). Listening to participants’ concerns and making necessary adjustments shows a mark of respect and acceptance of severe ethical responsibility by the researcher.

### **Transparency in Goals**

Researchers face enormous challenges in fostering transparency because of the difficulty in defining boundaries protecting anonymity and confidentiality of access to data. Against this backdrop, I would be committed in my study to ensure validity, by exhibiting transparency and clarity of all sorts with participants.

Therefore, it is incumbent on me to clearly and truthfully spell out the goals and purpose of my research to gain participants' participation, promoting validity. Such a transparency framework would entail that my study spells out any limitations, changes, and designs surrounding the study to ensure validity and trustworthiness surrounding findings related to policy decisions or decision-making on e-Services in Cameroon's Ministry of Finance.

### **Informed Consent**

Ravitch and Carl (2021) describe consent to mean that "other than in exceptional circumstances, participants agree to research before it commences. That consent should be both informed and voluntary" (Israel & Hay, 2008, p.431). Consequently, I intend to accurately inform the participants of the voluntary nature of the research respectfully, accessibly, and transparently with the right to refuse or withdraw from answering questions or participating in my study.

### **Confidentiality and Anonymity**

While confidentiality hinges on individuals' right to privacy and dissemination of data, anonymity entails the right to conceal or safeguard the identity of research participants. The process called 'deductive disclosure' makes it difficult for researchers to

guarantee confidentiality and anonymity, as specific traits, circumstances, and experiences may reveal the identities of some participants. This concept premises that some participants prefer their information disclosed; thereby, compelling me in this research to ascertain their position pertaining to revealing their identity. Furthermore, some interview approaches like focus groups and type questions make it difficult to control the information shared within the group by separate individuals constituting the group. Considering the complexities surrounding the ensuring of anonymity and confidentiality through a focus group, my study would primarily embark on one-on-one interviews and other data gathering sources.

The prevalence of social media and technological or digital innovations or advancements shapes a new era of postmodern society, making it challenging to guarantee confidentiality and anonymity in a research process. For instance, using the internet to collect data poses privacy rights issues that can stifle privacy promises and data management and security challenges. Social media frameworks like chat rooms discussions, blogs, audio, and online digital recordings could stifle anonymity and confidentiality. Ravitch and Carl (2021) postulate that “using the Internet to collect data, while making some aspects of data collection easier, highlights issues related to privacy rights and can make promises of confidentiality difficult to achieve” (p.215). Therefore, I will pay keen attention to these tenets of information dissemination and data management to the best of my ability, to ensure that security concerns do not undermine the preservation of anonymity and confidentiality in my research.

Otherwise, I am required to comply with Cameroon's norms pertaining to international research. In the same vein, I would need to comply with Walden's Institutional Research Board (IRB) requirements for international studies. Such ethical requirements may mean addressing challenges of participants recruitment, ensuring trustworthiness and reliability, instrumentation, data storage, data analysis, and dissemination. To encapsulate ethical consideration in my research, it is incumbent on me to consciously adhere to the standards of non-maleficence to participants and transparency. In this study, I am poised to ascertain that the privacy of participants is protected and that the research adheres to confidentiality norms. Patton (2015) posits that "the presumption has been that the privacy of research subjects should always be protected" (p.499). It is incumbent on me to comply with the conditions stipulated on the Informed Consent.

### **Summary and Transition**

This study reiterates its purpose of elucidating how policy decisions or decision-making could influence the advancement of e-Services in Cameroon's Ministry of Finance. Consequently, this chapter presented the case study approach in tandem with the theoretical framework of system theory, as the qualitative tenets that would assist my study to attain findings designed to reflect participants' understanding and experience pertaining to the phenomenon of e-Services in Cameroon's MINFI. In this light, the chapter spelled out the rationale or justification to applying the case study as the methodological approach to conducting this study.

Furthermore, the chapter delineated the criteria for selecting participants, and data collection tenets consistent with the ethical considerations for fulfilling the study. In the same vein, I used the chapter to attempt an elucidation of how my study could ensure quality and trustworthiness to the research, in the context of policy decisions or decision-making to advance e-Services in Cameroon's Ministry of Finance.

Cognizant that the proposal phase needs approval by the dissertation committee and the URR, I anticipate embarking on Chapter 4 of this study, after the IRB approval. Therefore, gaining the IRB approval will be premise for data collection and writing my Chapter 4, which will dwell on an in-depth analysis of the data collected to derive findings. Chapter 4 of this study will aim at elucidating the tenets of validity and trustworthiness by articulating the process of data collection, data preservation and the emerging patterns for data analysis, leading to findings.

## Chapter 4: Results

### Introduction

Chapter 4 of this study focuses on examination and analysis of the data collected and on presenting the findings, by describing the different components of the process leading to emerging patterns. The aim of this study remains that of applying a qualitative case study approach to examine decision-making/policy decisions and implementation aimed at enhancing e-Services for better processes and operations in Cameroon's Ministry of Finance. Against this backdrop, the study intends to answer the primary research question, which is that of examining how policy decisions or decision-making could influence Cameroon's Ministry of Finance e-Services or online services for enhanced operations to the delivery of services to the citizenry.

From the research question, sub-questions were deducted to elicit participants' contributions in fulfillment of the research purpose, and in answering the primary research question, which is, "how do policy decisions or decision-making influence Cameroon's Ministry of Finance e-Services?" The sub-questions presented through the Interview Guide to participants were grouped into three categories aimed at establishing the following:

1. Sub-questions 1 through 3 were to depict participants' direct/indirect links to Cameroon's Ministry of Finance (MINFI) and their knowledge of the services provided by the ministry.
2. Sub-questions 4 through 5 were earmarked to highlight participants' input on the relevance of e-Services in Cameroon's MINFI and the role policy

decisions or decision-making would play in advancing e-Services in the ministry; and

3. Sub-questions 9 through 11 were framed to infer participants' perspectives on the relevance of the study and e-Services in Cameroon's MINFI.

Therefore, in chapter 4, the context, coding methods, and findings related to answering the primary research question, and a summary are included.

### **Context of the Study**

After obtaining Walden University's Institutional Review Board (IRB) approval for this study entitled, "The Relevance of Electronic Services (e-Services) in Cameroon's Ministry of Finance," under IRB Approval Number 03-31-23-1066896, I engaged in several telephone conversations and WhatsApp messages to solicit consent and schedule interviews with potential participants who met the criteria for this study. From the telephone exchanges, I was able to obtain consent from 15 potential participants who agreed voluntarily to be interviewed in this study. All interviews for this study were conducted in Cameroon in-person, and in locations chosen by the participants.

The challenging part of this recruitment and data gathering process was to ascertain concrete appointments and schedules for the interviews. From a pool of over 25 potential participants identified through snowball sampling, I scheduled interviews with 15 of them, in locations of their preference. Therefore, 15 participants drawn from diverse backgrounds meeting the criteria for recruitment in this study were interviewed and digitally audio recorded.



Furthermore, I manually transcribed the audio-recordings of all 15 interviews using Microsoft Media Player and conducted member checking via separate emails sent from my Walden University account to all participants. This was to authenticate what participants meant to say during the interviews. All participants replied to my emails, and all revised and approved of the transcripts to validate their contributions. Data were also obtained from existing publicly available documents from official websites of the Cameroon Government and the websites of the organizations where the participants were recruited. I ensured that the archival data conformed to Walden University's approval procedures by searching the websites and affirming that the documents were indeed official and publicly available data.

### **Coding**

The coding methods for this study were manual coding as well as employing the MAXQDA 2022 coding software. For a better understanding of utilizing the MAXQDA 2022 coding software, I downloaded the free and limited version onto my MacBook, and the Windows version onto my HP laptop. With the downloaded versions of MAXQDA 2022, I took tutorials through recorded online webinars, and solicited peer assistance to gain understanding of how to utilize the software.

Manually, I extracted pertinent excerpts from the interview transcripts that captured the primary purpose of this study, which is that of examining how policy decisions or decision-making would influence the advancement of e-Services in Cameroon's Ministry of Finance (MINFI) for enhanced operations in rendering services to the citizenry. The sub-questions of this study included in the Interview Guide were

framed to understand participants' experience in answering the primary research question, which is, "How do policy decisions or decision-making influence Cameroon's Ministry of Finance e-Services?"

From the excerpts of the transcripts, and being inspired by Saldana (2012, p.7) that "coding is not a precise science; it is primarily an interpretive act," I manually coded the data as shown below in Table 1. The Interview Guide was structured in three sections, which are the introductory phase, main questions, and concluding phase, that guided my interpretation of the response provided by the participants. The introduction sections of the questions included three questions earmarked to portray participants' direct or indirect relationship to Cameroon's MINFI, and their knowledge of the services rendered by the ministry. The main questions section comprised of five core questions related to the subject of the research and aimed at depicting participants' response in answering the main research question for this study. The conclusion section included four questions aimed at soliciting any additional information that participants may want to share generally or regarding the study (See Appendix C).

### **Code Categories and Meanings/Patterns**

An aggregate of coded categories and meanings/patterns revealed consistency and preponderancy in participants' responses as tabulated below.

**Table 1***Mapping of Transcript Data to Code Categories and Meaning/Patterns*

PARTICIPANT RESPONSE	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
Q1R.	Administrator, Banking sector, Communicator, Director, IT Specialist, Journalist, Medical Doctor, Parliamentarian, Researcher, Technical Adviser...	Direct/Indirect link	Participants with either direct or indirect link to Cameroon's MINFI were knowledgeable of the ministry's operations and its rudimentary stage of e-Services.
Q2R.	Manages the finances of the country, controls revenue and budget, pays salaries, mainly manual operations...	Knowledgeable	
Q3R.	Operations by ICTs or Internet, e-Services still rudimentary or elementary stage...	Knowledgeable	Participants were consistent that e-Services would be relevant for effective and efficient operations in Cameroon's MINFI.
Q4R.	Relevant: Curb travelling, global trend, faster services, reduce administrative bottleneck and bribery, facilitate accessibility, ensure accountability and transparency, effective/efficient coordination, and data management...	Relevant/Efficiency	
Q5R.	Statutory regulation, legal framework...	Regulate	
Q6R.	Promulgate laws and policies, controls government actions, oversight...	Oversight	Participants preponderated that legislative implication would serve as oversight in promulgating laws and policies as statutory regulation to advancing e-Services in Cameroon MINFI.
Q7R.	Alleviate time constraints and administrative bottleneck, curb movement and dubious activities/malpractices, foster transparency, and accountability, better information circulation..	Beneficial	Respondents unanimously echoed that digitalized operations would be beneficial for effective and efficient services for wellbeing of the citizenry.
Q8R.	Hacking, resistance to change, cybercrimes, power outages, limited internet connectivity, unskilled personnel, lack of political will	Human/technical risks	Respondents portrayed convergent and divergent views on anticipated risks with e-Services in Cameroon's MINFI.
(Q9-Q12)R.	Relevance of study/e-Services, global trend...	Relevance	Participants overwhelmingly held that digitalized/online services would be essential to operations and that this study would serve as relevant contribution in advancing e-Services in Cameroon's MINFI.

From coding manually, nine code categories were derived from the data, which included direct, indirect, knowledgeable, relevance, efficiency, regulate, oversight, beneficial, risks. The code categories were drawn from the excerpt of interview transcript data. The code categories yielded convergent meanings and patterns that described participants' relations to Cameroon's MINFI and their understanding of the relevance of e-Services, as well as the role policy decisions/decision-making play in its advancement in the ministry. Participants were so diverse, drawn from key agencies across the public and private sectors, to include government officials, parliamentarians, university lecturers, bankers, Medical Doctor, IT Specialists, journalist, and employees of Cameroon's MINFI.

Some participants were classified as having direct links with Cameroon's MINFI by being employees of the ministry or from other public/private sectors directly under Cameroon's Ministry of Finance. Out of the 15 participants interviewed, seven were directly linked, and eight were indirectly linked to Cameroon's MINFI. Participants A1, A7, A8, A11, A12, A13, and A15 were identified as having direct link with Cameroon's MINFI, by virtue of their employment with the ministry or sectors directly associated with it. Meanwhile, Participants A2, A3, A4, A5, A6, A9, A10, and A14 were indirectly linked to Cameroon's MINFI (See Appendices B and C). From this ratio, seven interviewees expressed direct knowledge of the operations or services rendered by Cameroon's MINFI, while eight interviewees were indirectly linked, but knowledgeable of the ministry's services. Saldana (2021, p.12) alluded to Mirriam (1998) who states that "our analysis and interpretation – study's findings – will reflect the constructs, concepts,

language, models, and theories that structured the study in the first place” (p.48).

Examples of participants with direct links to Cameroon’s MINFI were Participants A11 and A15, who are direct employees of Cameroon’s MINFI.

Participant A11 posits “I am at CENADI which is a structure under the Ministry of Finance translated in English as the National Center for the Development Information Technology and in CENADI, I am the System Architect #1 of the department.” By such identification and expertise, Participant A11 was directly implicated with advancing e-Services in Cameroon’s MINFI in the capacity of an IT Specialists, and by dint of such relationship, would be conversant with the services and operations of the ministry.

Concurrently, Participant A15 identified themselves saying:

Currently, I’m working in the Cabinet of the Ministry of Finance as the Technical Adviser to the Minister of Finance In-Charge of Customs Affairs and Customs Administration. So, working in the Ministry means I am a direct beneficiary of its services. I am a Customs Officer by profession.

From such identification and role, Participant A15 was considered as part of the high-ranking decision-making personnel in Cameroon’s MINFI, with the ascribed privilege of being acquainted with the procedures in advancing e-Services in the ministry.

From an indirect perspective in terms of relationship with Cameroon’s MINFI, Participant A9 identified as

...A Senior Administrative Officer, and I am one of the advisers of the President of the Republic of Cameroon. I am a civil servant, and I receive my salary and advancements through the Ministry of Finance.

By such rank and closeness to power in the Cameroon Government, the participant, although not a direct employee of Cameroon's MINFI, portrayed understanding of the services and online operations of the ministry. In the same vein, Participant A14 identified as

I am a Special Adviser to the Prime Minister of Cameroon, and we work closely with the Ministry of Finance. But in my previous life as the General Manager of SG Sustainable Oils, we did a lot of work with the Ministry of Finance, mainly in taxation.

The participant portrayed an indirect link but were versed with the services and digitalized operations of Cameroon's MINFI.

Almost all interviewees portrayed that e-Services were beneficial to the citizenry and relevant for effective/efficient operations in Cameroon's Ministry of Finance. For instance, Participant A14 stated the following:

E-Services are relevant in that you can just sit on your computer, upload documents, and get results without any traveling to meet anyone...generally, it is a positive development for Cameroon's Ministry of Finance, that also reduces bribery and corruption to almost zero, because it eliminates in-person contacts that serve as premises for dishonest practices.

Views on the relevance of e-Services were shared by all participants, summarizing that e-Services would enhance operations in rendering services in Cameroon's MINFI thereby, making processes effective and efficient. Participant A6 highlighted the following:

E-Services would be very important and relevant to the Cameroon's Public Service because it calls for efficiency, effectiveness, and economic use of the Public Services. It also calls for transparency and reliability of the Public Service...Concisely, the use of e-Services is very advantageous to the citizenry, and the non-use of it would be of grave consequences.

Participants emphasized the need for e-Services in Cameroon's MINFI as a means of curbing traveling hurdles and expenses incurred by the citizenry in attaining services through very centralized in-person operations of Cameroon's MINFI, that serve as a breeding ground for heightened corruption, lack of accountability and transparency, administrative bottleneck, and inefficient bureaucracy. The aggregate of participants' schools of thoughts, indicated that e-Services in Cameroon's MINFI would lead to effectiveness and efficiency of operations aimed at rendering services to the citizenry.

The interviewees were unanimously explicit that policy decisions or decision-making would serve as statutory regulation to implementing e-Services or digitalization in Cameroon's Ministry of Finance. According to A10 "policy decisions or decision-making would be expedient in regulating our educational system and other aspects related to advancing e-Services in the Ministry of Finance" The participants were in consonant that policy decisions/decision-making would be fundamental in controlling government actions and guiding the implementation of e-Services in Cameroon's MINFI. They were in complete agreement that policy decisions/decision-making would serve as statutory regulations compelling the strict implementation of designed objectives in advancing digitalization in Cameroon's MINFI. For instance, Participant A7 highlighted that "the

government should enforce policies regulating the advancement of e-Services in Cameroon's Ministry of Finance. So, policy decisions are essential in regulating the digitalization of services in the Ministry of Finance." Based on the assertions, policy decisions would serve as stringent legal framework that would stifle lack of political will or individual inclinations to enforce the development of e-Services in Cameroon's MINFI.

Participants were consistent with the presumption that e-Services would be beneficial to the citizenry, by facilitating their access to services rendered by Cameroon's MINFI. They were unified in their perspectives that digitalization of operations in Cameroon's MINFI, would allow the citizenry to access services from any geographic location across the country, and would ensure transparent activities for better accountability. Participant A1 mentioned that "e-Services would alleviate time constraints, curb movement of people, help prevent congestion, and a host of other things...It will also facilitate transparency and accountability of activities." Viewpoints on the benefits of e-Services in Cameroon's MINFI were reverberated by participants, who held that digitalized operations would positively impact the wellbeing of the citizenry through effective and efficient services devoid of traveling hurdles. In alluding to the benefits of e-Services to the citizenry, Participant A13 posited that "it would alleviate administrative bottlenecks, facilitate quick and efficient operations, and tremendously curb the displacement of citizens to receive services from the Ministry of Finance...Other very important aspects are that e-Services in the Ministry of Finance would significantly curb bribery and corruption, and foster accountability and



transparency, and ensure less time-consuming delivery of services.” The participants were divergent in their views that despite the benefits of e-Services in Cameroon’s MINFI, some human/technical risks could be anticipated.

Most interviewees anticipated human/technical risks or impediments to the smooth advancement of e-Services in Cameroon’s MINFI, with human resistance to change and infiltration of hackers or cybercriminals topping the chat as risks anticipated with electronic services in the ministry. The interviewees expressed separate understanding of the anticipated technical risks associated with e-Services; some mentioned lack of wherewithal and frequent power outages that may serve as glitches to the smooth functioning of equipment or servers utilized for e-Services. Participant A5 posits “the risk would be a failed legislative apparatus to accompany ecommerce infrastructure in which we have invested a lot...we need to invest huge resources in online security, to make sure that bandits don’t hijack it, thieves don’t disrupt business, hackers don’t hold the system hostage, and that they don’t use back channels to steal money.” Participants assumed resistance to change and the infiltration of hackers and cybercriminals as tenets of human risks; meanwhile, security of servers, the irregular supply of power and lack of infrastructure for broad internet connectivity were considered as technical risks associated with advancing e-Services in Cameroon’s MINFI. Participant A3 mentioned that “Cameroonians are not fully connected via the Internet. Many rural areas are still enclaved and disconnected due to lack of power supply and Internet...e-Services in the Ministry of Finance might attract scammers and hackers...corrupt personnel of the Ministry of Finance may want to slow down or thwart

the smooth development of e-Services.” Participants conferred the responsibility of providing resources and technical know-how on the Cameroon Government, which they supposed should ensure e-governance strategies and infrastructure to avert any anticipated risk in fostering the digitalization process of Cameroon’s MINFI.

Furthermore, the meanings/patterns from the code categories depicted that despite any anticipated risks, e-Services or digitalization is unequivocally relevant for efficient and effective operations and services rendered by Cameroon’s MINFI. The interviewees through their concluding comments and questions lauded the importance of this study for the Cameroon Government and its Ministry of Finance in particular. Participant A7 mentioned that “as I told you in the beginning, our system is still very heavy, and we need to make it fluid and train our citizens... Therefore, the Cameroon Government needs to embark on policies and actions aimed at innovating or improving our systems and building the capacities of the actors... We need input and expertise through partnership agreements and treaties with developed countries, to build our system from its rudimentary stage to a modern one.” In invoking the relevance of e-Services in Cameroon’s MINFI, all participants were positive about the benefits of e-Services for effectiveness/efficiency in rendering services to the citizenry, and some even considered this study as timely and relevant to the digitalization process of the ministry. Participant A6 commented “Mr. Researcher, your work is very interesting because it would add innovative flesh through the recommendations that you would proffer, especially as you are studying this topic in advanced country such as the United States. It would certainly be useful for Cameroon in improving e-Services in the Ministry of Finance.” This view

was shared by all participants, who held that developing e-Services was of absolute necessity, some of them depicted the relevance of this study as an impetus to advancing digitalization in Cameroon's MINFI.

I then explored the MAXQDA 2022 version as software in carrying out In Vivo coding for the interview transcripts excerpts, which yielded some codes and identified themes as shown below.

**Table 2**

*Descriptions of Codes and Example Quotes*

Color	Description	Example Quote
Red	The current state of operations in the Ministry of Finance in Cameroon	"their services are mostly manually conducted or in-person"
Orange	The problems identified in the work of the Ministry of Finance and government structures in general	"existing administrative bottleneck, which is sometimes associated with lack of transparency and corrupt practices"
Green	The participants' understanding and view of technology (e-Services)	"It is supposed to be electronic transactions these days"
Blue	The potential benefits of e-Services for citizens and workers of the Ministry of Finance	"make services faster and reduce administrative bottlenecks and bribery"
Purple	The view of the government in helping implement e-Service in Cameroon	"enacting statutory regulations aimed at advancing digitalization"
Pink	The risks that the development of e-Services can create	"the risks of hackers infiltrating the system...risk is that of people fighting change"

I utilized different colors to differentiate codes associated with quotations from the interview transcripts for this study. Saldana (2021) states that "A theme can be an outcome of coding, categorization, or analytic reflection, but it is not something that is, in itself coded" (p.19). The categorization of such codes and quotations depicted meanings of patterns generating themes for a better interpretation of the data.

### **Themes Developed**

The interviews with different workers in the government and corporate spheres that interact with or are a part of the Ministry of Finance in Cameroon revealed several themes. Firstly, the opinions on the current state of the ministry differ – several responders noted that the services “are mostly manually conducted or in-person.” However, some participants stated that the government had undergone some changes and that “e-Services are already being implemented.” Several participants mentioned the country’s plans for decentralization and argued that they were being implemented, albeit slowly.

Nevertheless, all individuals seemed to agree that Cameroon and its Ministry of Finance (MINFI) require further technological development. The general view of technology and e-Services is positive, and the understanding of the internet and digitalization is high. The respondents think that Cameroon must “follow the global trend” and that “e-Services would lead to swift execution of services to the citizens, and above all, usher the Cameroon government into the global way of doing things or the global use of services as far as financial transaction is concerned...is the way forward for the Ministry of Finance” (PA2) to implement e-Services. The common belief was that the country needed to move forward with the world or “global trend” and acknowledge the urgency of such improvements.

The problems identified with the operations of Cameroon’s MINFI were consistent among all respondents. Particular attention to such issues as bottlenecks and corruption was highlighted in every person’s response, which shows the extent to which

illegal money exchanges are pervasive in the system. All respondents noted that the “exchange of money across tables” was “usually associated with in-person contacts,” which seems prevalent due to the standard of manual operations. Therefore, the responders see a direct link between in-person services and corruption, lack accountability, lack of transparency, inefficient bureaucracy, improper data preservation, inefficiency, and ineffectiveness, believing that exchanging money through in person services allows government officials to receive bribes.

Another issue often mentioned in the interviews was the need for citizens to travel to one location – Yaoundé – to receive services. Here, the theme is that the current operations of the ministry are highly centralized, which seems to go against Cameroon’s goal for decentralization (Moudio & Amougou, 2021). This concern is connected to citizens’ issues with accessing the ministry’s services, especially if they live in remote regions or cannot travel due to financial constraints.

The interviewees identified a plethora of potential benefits of implementing e-Services. Apart from corruption and the need to travel, the respondents believed digital transformation will “make services faster” and more accessible to citizens. Moreover, this change will also help workers as it will standardize operations and allow for uploading and storing documents. The “efficiency, effectiveness, and economic use” are among the most mentioned outcomes of using electronic means. Overall, all participants agreed that the benefits of using e-Services will greatly outweigh its drawbacks. They also believed that, by creating laws, the government will further facilitate the country’s digitalization and regulate this process.

Nevertheless, the participants also talked about the risks of using e-Services and found several possible barriers. Some of the most often mentioned problems were power outages that disrupt operations and the lack of network access among citizens. Not all people in Cameroon have the internet or technology that would allow them to use electronic services. Government employees are particularly aware of insufficient and unreliable power supply that may cause issues. Another highlighted risk is cybercrime – hackers and malicious users were often mentioned in interviews. Finally, many respondents noted that workers in the Cameroon’s MINFI and other spheres of the Cameroon Government may impede or oppose policies earmarked for the change due to either not understanding the new system or wanting to continue using the old approach for personal financial gains. Dye (2000) posits that “public policy is whatever governments choose to do or not to do” (p.3). Respondent views predominantly portray that such resistance to change by government officials or workers are intended to perpetrate in-person malpractices, including systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, poor coordination of activities. For instance, Participant A6 postulated that “I foresee many unintended consequences; firstly, Africans or Cameroonians are human beings who would want to beat or pervert the system to gain nefarious intentions. Secondly, individuals still exist who work for the Ministry of Finance, who will resist change and try to thwart innovative ideas of fostering digitalization or the implementation of e-Services, because they are entrenched into corrupt practices through in-person services.

The risk would be if the government does not put mechanism that will sustain their ability to develop e-Services in our country.”

### **Findings and Interpretation**

The purpose of this study remains that of applying a qualitative case study approach to examine decision-making or policy decisions and/or implementation aimed at enhancing electronic services (e-Services) for effective and efficient processes and operations in Cameroon’s Ministry of Finance. The research question was “How do policy decisions or decision-making influence Cameroon’s Ministry of Finance e-Services? In answering this pivotal question, the study explored policy decisions/decision-making influencing computerization of services or e-Services in Cameroon’s Ministry of Finance to curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations.

Respondents to the interview questions predominantly held that e-Services were already implemented in Cameroon’s MINFI, although, at an infant stage and slow pace of advancement. Participants also reverberated that policy decisions or decision-making would serve as statutory regulations to implementing e-Services for enhanced operations in Cameroon’s. Archival documents perused during data gathering for this study depicted evidence of extant statutory frameworks aimed at regulating e-Services in Cameroon and its MINFI. Evidence of extant guidelines regulating e-Services in Cameroon’s MINFI is stipulated in Cameroon’s Prime Ministerial Decree No 2022/8001

CAB/PM OF 16 September 2022, establishing the general framework for financial operations of the State and other public entities by electronic means. Based on the decree, Cameroon's Ministry of Finance is bestowed the powers to regulate merchant and non-merchant payments for the country. In the same vein, the decree authorizes electronic payment services through card payment services, via mobile phones, online payment service via the internet, and payment service via the Electronic Payment Terminal. Furthermore, the decree authorizes the use of an electronic service in the Treasury department, Taxation department, customs department, and other entities directly or indirectly associated with Cameroon's Ministry of Finance (p.5). The decree stipulates that "Security audits may be carried out either by regulator or by any approved operator at the request of the Minister in charge of Finance" (p.10). Such a decree is indicative that policy decisions or decision-making is pivotal to regulating e-Services in Cameroon's Ministry of Finance.

The purpose of the Research Question for this study was to determine how policy decisions or decision-making is implicated in advancing digitalization or e-Services in Cameroon's Ministry of Finance. The study purported that policy decisions are pivotal in advancing e-Services in Cameroon's MINFI, and that digitalized or online services are of absolute relevance in coordinating effective and efficient operations in conjunction with fostering accountability and transparency to curb systemic corruption, practice proper data preservation, resolve problems of administrative bottleneck and inefficient bureaucracy, check nepotism, and maximally reduce strenuous and risky traveling of the citizenry to obtain services. Such e-Services would facilitate easy accessibility to services



rendered by Cameroon's MINFI and help the citizenry to be well informed of the functions of the ministry. Based on evidentiary interview responses to the core or main sub-questions, this study highlights that policy decisions or decision-making would be key to advancing e-Services in Cameroon's MINFI, that would culminate in effective and efficient operations in rendering services to the citizenry.

### **Evolution of E-Services in Cameroon's Ministry of Finance**

Despite assertions by respondents to interview questions that the Cameroon government and its MINFI were making strides in advancing e-Services, the interviewees predominantly portrayed that digital financial services (DFS) were still at startups or elementary stage. For instance, Participant A10 mentioned, "...e-Services or digitalization even at its elementary level, has improved communication and interactions between the different ministries and within the constituting sectors of the Ministry of Finance..." Such opinion reflected by most interviewees in this study capture the assertion by a World Bank Group (2019) that "the Cameroon market is in the startup stage for its digital financial services (DFS) ecosystem; financial inclusion in Cameroon has room for growth, and the usage of DFS remains low" (p.8). This school of thoughts adds credence to reflection of interviewees in this study that the rudimentary stage of e-Services in Cameroon's MINFI is blamed on the lack of digital infrastructures and digital platforms, which serve as tenets to internet access and data archiving/digital preservation respectively. Furthermore, respondents' views in this study corroborate World Bank Group (2019) that the lack of regulatory frameworks and lack of digital skills contribute to the elementary stage of e-Services in Cameroon's Ministry of Finance.

During data gathering for this study, I was privileged to have an in-person interaction with the General Director of Cameroon's National Agency for Information and Communications Technologies (ANTIC), who revealed to me informally, that e-Services could be realized in progressive stages including digitization, digitalization, and digital transformation. My understanding of his definition to digitization is that it is simply converting paperwork into electronic form or scanning documents onto online settings or websites. Still hinged on his expertise, he attributed digitalization to taking digitization a step further by reviewing the practices and doing things differently, like changing approach to software skills, which include problem solving skills, ability to work in groups, entrepreneurship, and innovative techniques. He added that technology is just an enabler to digitalization, which in turn should be measured by customer satisfaction or customer experience through the quality of services. Furthermore, he described digital transformation as process enhancement or process engineering, employing that refining a process entails elimination of processes that are not needed or necessary based on intermittent time sensitive assessments. He added that digitalization should reflect employee engagement, that comprises employee satisfaction and customer experience. In this light, he elaborated that digitalization should incorporate the human component of agility, employee satisfaction, incentive for the worker, and worker productivity, which are earmarked to improve user experience. The Cameroon's ANTIC General Director evoked the importance of digitalization as being cooperate social responsibility in giving back to the community, which in turn fosters customer satisfaction. He also described website development as 3 evolutive stages including Stage

1 as Static – paper transformation; Stage 2 as Interaction – Interact with users; and Stage 3 as transactional – pay online. My interpretation of the Cameroon’s ANTIC General Director’s assessment is that e-Services in Cameroon’s MINFI is still at the digitization stage, citing the involvement of many hands in Cameroon’s e-Governance, which stifles the transition of entities into the digitalization stage.

This study is inclined to the school of thoughts that the advancement of e-Services in Cameroon’s MINFI is lagging, due to lack of a precise regulatory framework enforcing its development. The allusion is supported by the fact that the Cameroon government just promulgated a Prime Ministerial Decree on September 15, 2022, establishing the general framework for financial operations by electronic means, which is telling of its lateness to catch up with the global trend of digitalization.

#### **Findings Depicting Relevance of E-Services in Cameroon’s Ministry of Finance**

Question 4 of the Interview Guide for this study was aimed at obtaining participants’ experience on the relevance of e-Services in Cameroon’s MINFI. As mentioned earlier, participants interviewed in this study were diverse in nature and in their knowledge of the operations of Cameroon’s MINFI. Despite such diversity, the interviewees emphasized that e-Services are relevant for Cameroon’s MINFI, citing a deluge of convergent and divergent reasons to buttress their points. Concisely, the interviewees echoed efficiency, rapidity of services, reduction of travel hurdles, decentralized operations, better coordination, accountability, and transparency as key benefits that could be derived from e-Services in Cameroon’s MINFI. Participant A9 asserted that “e-Services will be very relevant to the Ministry of Finance. We are in a

digital era, and if the Ministry of Finance wants to attain or achieve rapid results, it cannot stay behind without using the e-Services. For efficiency and effective services, the Ministry of Finance is bound to follow the trend of digitalization...One of the relevance of the e-Services for the Ministry of Finance is the fact that it will help to fight against corruption.”

The participants elucidated in their separate accounts that the spread of e-Services to the regions and sectors of financial operations will facilitate access to services for better coordination of activities by the Cameroon’s Ministry of Finance. The notion of highly centralized decision-making and services mainly in the capital city of Yaoundé was highlighted by almost all participants who mentioned travel hurdles as problematic and risky in receiving services from Cameroon’s MINFI. Based on a diagnostic assessment of Cameroon digital economy, World Bank Group (2019) highlight that “the absence of national and regional financial inclusion strategy limits DFS development in Cameroon, along with other lacking regulations and systems” (p.28). Such assertion is reverberated in participants experience in this study, that most, if not all rural geographic areas are limited in Internet accessibility and are cut off from the highly centralized services rendered by Cameroon’s MINFI. Therefore, the participants are proponents of e-Services for Cameroon’s MINFI, which in their view would lead to effective and efficient operations to accommodate the huge clientele across the nation of Cameroon reliant on the ministry for services and livelihood.

### **Policy Decisions to E-Services in Cameroon's Ministry of Finance**

Participants predominantly highlighted that policy decisions or decision-making takes paramountcy in influencing the implementation and advancement of e-Services in Cameroon's MINFI. Most of them identified lack of accountability, lack of transparency, heightened corruption associated with in-person services, and resistance to innovation, as problematic tenets that would be resolved by good policies serving as statutory regulations in advancing e-Services for financial services of the country. The interviewees attributed part of the lagging behavior in advancing e-Services, to the lack of political will, inefficient bureaucracy, and administrative bottleneck exhibited by those stifling digitalization in favor of in-person services for their person gains from dubious practices. Participants for the most part, projected the view that policy decisions would tremendously address a lot of the pitfalls to advancing e-Services in Cameroon's MINFI. In their view, policy decisions would incorporate funding of digital infrastructure and other resources in line with advancing online services or the use of ICTs in Cameroon's MINFI. They associated the lack of interconnectedness and interoperability limiting internet usage across financial sectors and other agencies across the nation, to lack of regulatory framework serving as an oversight to implementing e-Services in Cameroon's MINFI.

The school of thoughts by respondents of this study corroborate the diagnostic assertion by World Bank Group (2019) that "A legal and policy framework for government, data archiving and digital preservation is not yet in place" (p.10) in Cameroon. This buttresses the idea purported by the Director General of Cameroon's

ANTIC during my informal interaction with him, which I understood partly as highlighting extant cacophony and ambiguity perpetrated by many actors supposedly implicated in policy decisions advancing digitalization in Cameroon. Such lack of policy framework is a policy statement that is part of the stifling progress of e-Services in Cameroon's MINFI. Dye (2000) posits that "public policy is whatever governments choose to do or not to do...thus, public policies may regulate behavior, organize bureaucracies, distribute benefits, or extract taxes—or all these things at once" (p.3). Concisely, the participants responded to sub-question 5 of the interview guide for this study by evoking essentially that policy decisions or decision-making is unequivocally imperative in regulating the advancement of digitalization or e-Services in Cameroon's MINFI. In the same vein, findings derived from participants' views in this study, are in line with the postulation by Wandaogo (2022) that "governments could fully benefit from digitalization by adopting policies that promote access to the use of ICT at all levels of economy, that is, the government itself, businesses, and individuals" (p.3840). On this note, this study reveals through participants' contributions and other research, that policy decisions or decision-making would serve as an essential component in regulating or controlling actions in implementing e-Services in Cameroon's MINFI.

### **Social Change Implication from Findings of Study**

The preponderance of respondents' views or experiences in this study reveals the relevancy of e-Services in fostering social change. Almost every participant was of the school of thoughts that complete transition of in-person services into online services will immensely shape the wellbeing of the citizenry, who would have the option of accessing

services from the comforts of any geographic location. Participants were unanimously inclined to the notion that e-Services in Cameroon's MINFI would be expedient in curbing the hideous and risky travel endeavors by the citizenry to receive services from a centralized location. Such reductions in traveling will in turn serve as cost-saving benefits that could transfer money into aspects that may better the lives of the people. For instance, Participant A14 highlighted that "e-Services would make processes efficient and effective...It would also foster accountability, transparency, and easy tracking of information, for the wellbeing of citizens." The diagnostic research of Cameroon by World Bank Group (2019) asserts that "ensuring the continuity of public services to safeguard the welfare of populations is key as the country needs to rely on digital technologies as the "new normal" for work, schooling, and government services" (p.14).

Participants' views from the interviews lend credence to the proposition that e-Services would be a relevant and vital tenet of fostering positive social change in resolving the problem of administrative bottleneck, inefficient bureaucracy, strenuous traveling distances covered by the citizenry for services, lack of accountability, systemic bribery, and corruption, nepotism, restriction on in-person activities because of COVID-19, and influence a shift in attitude for the community to become more technologically inclined. Such impetus to the society will be essential in disenclaving the highly rural population of Cameroon for interaction in their financial transactions using the Internet or ICTs, which will in turn be economically benefitting in fostering inclusion and decentralization of services rendered by Cameroon's MINFI. Wandaogo (2022, p.3841) posits that "digitalization allows the administration to improve and facilitate its

interaction and engagement with individuals and companies while modernizing, thereby promoting transparency, democracy, and freedom of action” (Falk et al., 2017). From respondents’ views in this study, the implementation of e-Services in Cameroon’s MINFI, would foster easy accessibility, better coordination, rapid delivery of services, and promote expeditious circulation of information and satisfactory customer experience. World Bank Group (2019) asserts that “ensuring the continuity of public services to safeguard the welfare of population is key as the country needs to rely on digital technologies as the “new normal” for work, schooling, and government services” (p,14). Such effectiveness and efficiency of operations in rendering services through online means in Cameroon’s MINFI would be pivotal in promoting open data, citizens feedback, and a culture of trust and transparency that triggers collaboration and innovative premise for the wellbeing of the citizenry. Therefore, investing in digital technology in conducting financial transactions and business would strengthen Cameroon’s economy and e-commerce for exponential growth.

### **Summary and Transition**

Chapter 4 elaborated the findings and analysis of data, by providing context to this study, elucidating the coding methods, and revealing themes ascribing overall meaning to participants’ contributions. In this light, participants preponderantly portrayed that e-Services in Cameroon’s MINFI were essential for effective and efficient operations in rendering services to the citizenry.

Furthermore, the participants predominantly highlighted that policy decisions or decision-making is crucial in regulating the implementation of e-Services in Cameroon’s



MINFI, for enhanced services and interactions with the citizenry. Overall, the participants were proponents of the school of thoughts that despite any risks or drawbacks associated with digitalization, its advantages to establishing online services in Cameroon's MINFI unequivocally outweighed continuing with in-person services or manual operations in the ministry.

Chapter 5 will serve as the concluding portion of this study that would summarize context and proffer recommendations that may be considered for the advancement of e-Services in Cameroon's MINFI. Such recommendations will focus on answering the Research Question for this study, which is that of portraying the implications of policy decisions or decision-making in advancing e-Services in Cameroon's MINFI, for enhanced operations in rendering services to the citizenry.

## Chapter 5: Discussion, Conclusions, and Recommendations

### **Introduction**

The purpose of this study was to explore a qualitative case study approach to examine decision-making or policy decisions and/or implementation aimed at enhancing e-Services for effective and efficient processes and operations in Cameroon's Ministry of Finance. Primarily, the study intended to answer the question, "How do policy decisions or decision-making influence Cameroon's Ministry of Finance e-Services?" The underpinning to answering the research question was hinged on depicting the impact of policy decisions/decision-making in influencing computerization of services or e-Services in Cameroon's Ministry of Finance to drastically curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, and poor coordination of operations. Against this backdrop, this study proposed that policy decisions/decision making would be pivotal in fostering e-Services or digital operations in Cameroon's MINFI, which could produce benefits with the citizenry through the services received from the ministry. In the same vein, such benefits will impact the society positively in diverse ways for the wellbeing of the conglomerate of the clientele interacting with Cameroon's MINFI.

The findings of this study portrayed that e-Services would be of relevance in fostering effective and efficient operations for the citizenry by Cameroon's MINFI. Furthermore, the study asserts that policy decisions/decision-making serve as instrumental catalysts to regulate the advancement of digital or online operations in

Cameroon's MINFI using the Internet. The study reveals that the effectiveness and efficiency of operations realized through e-Services, as regulated by well-tailored, e-governance policy decisions/decision-making, would enhance operations to significantly curb traveling hurdles and expenses incurred by the citizenry in receiving services through in-person means from a highly centralized system of the Cameroon's MINFI. In this light, e-Services regulated by good policy decisions would be essential to resolving problems of systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, and nepotism, associated with in-person services.

Concisely, content analysis from participants' experience in this study indicates that policy decisions/decision making would serve as statutory regulations to advancing e-Services, which will in turn be relevant for Cameroon's MINFI in rendering services to the citizenry. Based on the legal framework of 2010 that was designed to secure digital transactions and e-commerce, the Cameroon government is applauded for its proactivity in dealing with cybercrime and cybersecurity (World Bank Group, 2019, p.9). In the same vein, Cameroon's Prime Ministerial Decree (2022/8001) posits in Section 6 that "the State or public entity shall ensure that electronic payment can be made in compliance with the principles of transparency, neutrality, security, availability, reliability, and interoperability" (p.4). Such indices of proactivity in dealing with cybercrimes and cybersecurity using legal framework, are indicative of the fact that the Cameroon Government could still exhibit political will in designing policies that will

serve as statutory regulations in developing or improving digital operations or e-Services in Cameroon's Ministry of Finance.

### **Interpretation of the Findings**

The outcome indicated by participants in this study characterizes themes or patterns, amongst others, that could be aggregated into key aspects depicting the following: (a.) that e-Services in Cameroon's MINFI are in a startup stage; (b.) that digital or online services would be relevant in realizing effective/efficient operations in Cameroon's MINFI; and (c.) that policy decisions/decision-making would serve as statutory regulation or legal framework in implementing e-Services in Cameroon's MINFI. These key tenets of participants' perception highlight that e-Services in Cameroon's MINFI would be beneficial to the citizenry and will proffer positive social change. Such wellbeing of persons is incumbent upon the cost-saving benefits derived from drastic cuts in traveling for in-person services, instant and easily accessible services from any geographic location across the nation, better information sharing and tracking, and accountable and transparent activities that save citizens from corrupt practices usually associated with syphoning of money from them by officials indulged in dubious inefficient bureaucracies and administrative bottlenecks. In this light, the efficacy of rendering services online or through the Internet would be economical for the individuals and would culminate in the socioeconomical wellbeing of the citizenry.

### **Stage of E-Services in Cameroon's Ministry of Finance**

While some participants argue that Cameroon as a country is making strides in advancing digitalized services, they were mostly inclined that e-Services in Cameroon's

MINFI still epitomizes an elemental stage that is lagging with the global trend. This study asserts that the rudimentary level of e-Services in Cameroon's MINFI could be attributed to a juxtaposition of lack of political will and resistance to innovation by actors of the ministry who want to continue with in-person services for their personal gains. Such lack of political will stifles the drive for policy decisions/decision-making aimed at regulating the advancement of e-Services or digitalization in Cameroon's MINFI. The findings of this study subscribe to the views of the World Bank Group (2019) that the lagging acceleration in the implementation of e-Services in Cameroon's MINFI hinges on the lack of political will by the Cameroon government in investing in digital infrastructure, digital platform, digital financial services, digital entrepreneurship, and digital skills.

From participants' perceptions, this study shares the assertions that despite strides made by the Cameroon government, the slow pace of developing e-Services is contingent on the lack of regulatory framework and wherewithal to provide digital infrastructure in the country. The findings of this study corroborate the assertion by World Bank Group (2019) that, "the country is not equipped with the right digital infrastructure to enable remote work at scale, thus affecting business continuity and decision-making abilities" (p.14). The problem of limited digital infrastructure is noticed in the hugely disconnected and non-interoperable areas of the country and sectors of Cameroon's MINFI, high cost of equipment and lack of a rigorous regulatory drive advancing digitalization or online financial services.

This study equally shares the views of World Bank Group (2019) that digital platforms to support or facilitate online services in the country or Cameroon's MINFI are

limited. For instance, Participant A11 of this study expressed his direct implication in advancing e-Services in Cameroon MINFI and stated the following:

Now we are trying to decentralize things as the system has been working. We need to start building infrastructures and roads to accommodate changes. It is something that can be done by starting with decentralization through e-Services, for the layman in the village or the suburbs to connect even through their phones.

Participants in this study also noted problems of limited Internet connectivity and a lack of platforms to support interconnectivity and interoperability as setbacks to the current state of e-Services in Cameroon's MINFI. Based on findings from data in this study, the issue of limited digital platform is in tandem with absence of a comprehensive legal and policy framework in advancing e-Services in Cameroon's MINFI.

### **Effectiveness/Efficiency of E-Services in Cameroon's Ministry of Finance**

Based on the perspectives of participants and archival data in this study, one could affirmatively assert that e-Services in Cameroon's MINFI would serve as unequivocal means of rendering effective/efficient operations to drastically curb in-person operations that perpetrate systemic corruption, lack of accountability, improper data preservation, administrative bottleneck, inefficient bureaucracy, nepotism, strenuous and risky traveling of the citizenry to obtain services, as well as poor coordination of operations.

For instance, Participant A6 highlights the perspective shared by most participants:

E-Services would be very important and relevant to the Cameroon's Public Service because it calls for efficiency, effectiveness, and economic use of the Public Services. It also calls for transparency and reliability of the Public

Service...Concisely, the use of e-Services is very advantageous to the citizenry, and the non-use of it would be of grave consequences...

In this light e-Services would be instrumental to the citizenry, for easy information sharing, facilitated access to online services, promote decentralized decision-making, and attainment of rapid results, without being subjected to cost bearing traveling hurdles usually associated with in-person services. Wandaogo (2002) alludes to the drive by the United Nations (UN) for governments to promote “the development of e-government for accountable, effective, efficient, and equitable delivery of public services to all citizens” (p.3841). In this light Wandaogo espouses the UN’s perception that e-governance would enhance public confidence derived from online services that foster accountability, transparency, inefficient bureaucracy, and encourage participatory, and collaborative development process.

This study is in congruence with views from data gathered, which assert that e-Services are relevant in effecting efficient operations and controllable activities that usually elude audit mechanisms with in-person or face-to-face interactions. Addo (2021) highlights that incorporating e-Services in organizations like Cameroon’s MINFI would make processes “more efficient by removing the need to duplicate forms, as well as managerial controls that enhanced efficient monitoring and controls” (p.107). Data sharing via online means could foster interconnectivity and interoperability to expose corrupt practices usually associated with in-person services that stifle accountability and transparency.

### **Policy Decisions to Advancing E-Services in Cameroon's Ministry of Finance**

This study relies on participants' contributions to postulate the lack of policy decisions/decision-making as the paramount aspect associated with the lagging development of e-Services in Cameroon's MINFI. In the same vein, lack of such statutory regulatory framework stifles the advancement of digital financial services or e-Services in the country, Cameroon. The inadequate digital entrepreneurship in Cameroon and its Ministry of Finance is indicated in this study by some participants who ascribe it to the absence of a policy document inspiring an inclusion strategy. Comparatively with the global trend, Cameroon is still rated in its early stage of entrepreneurial activity, digital innovation, and competitiveness, with high cost and complex procedures implicated in doing business or investing in the country (World Bank Group, 2019). This assertion is highlighted by participants' perception that financial services in Cameroon are still predominantly in-person, and are surrounded by inefficient bureaucracy, administrative bottlenecks, and nepotism, that creates convoluted premise for entrepreneurship.

Belatedly, this study reveals through data gathered that Cameroon is lagging in instituting curricular that encourages or build digital skills that could support digitalized services in Cameroon's MINFI. In this light, the country displays a very minimal technologically savvy population to support or understand digital operations that may accommodate a significant acceptance of digital financial services. Such low rate of digitally skilled population still hinges on the fact that the country is yet to invest in e-



governance to implement policy decision/decision-making establishing curricular fostering digital skills to embrace digitalized services in the country.

Succinctly, the information derived from participants' views and extant literature, heightens this study's propensity in asserting that policy decisions/decision-making would serve as an instrumental legal framework or statutory regulation to guide the advancement and implementation of e-Services in Cameroon's MINFI. For instance, the advanced stage of ICTs In the United States of America (USA), particularly in the use of the Internet in all sectors of rendering services is garnished by e-governance regulatory precedence or legal framework established by the federal government in implementing digitalization across the nation. The United States Congress promulgated a series of laws or legal framework to advancing electronic services in the nation, which included the Government Performance Results Act of 1993, the Federal Acquisition Streamlining Act of 1994, the Clinger-Cohen Act (1996), the Government Paperwork Elimination Act of 1998, the E-Government Act of 2002, the Bush Administration's Expanded e-Government Initiative (2002 -2009), and the Obama Administration (2009 – present) e-Government Initiative (Faokunla, 2012, pp.59-67).

The United States Congress promulgated the Government Performance Results Act (GPRA) of 1993 in view of inspiring citizens' trust, which had been marred by administrative waste, inefficiency, and lack of accountability displayed by agencies across the nation in serving the citizenry (Faokunla, 2009, 2012; GPO, 1993). Faokunla (2012) posits that "the first three main provisions of GPRA called for agencies to create strategic plans, submit annual performance plans and reports to the president and

Congress, and enable managerial accountability and flexibility” (p.59). In this light, the rationale for e-governance compelled agencies by law to establish attainable annual goals and performance objectives, which were audited intermittently in ensuring accountability and efficiency in the way the federal civil sector rendered services to the citizenry.

To facilitate the interconnectedness and interoperability for broad use of electronic services across public and private sectors, the United States Congress passed the Federal Acquisition Streamlining Act (FASA) of 1994 to revise and streamline the laws that guide and govern the acquisition processes. Specifically, Section 9001, subsection 30 of the law calls for the establishment of the federal acquisition computer network architecture (FACNET) (Faokunla, p.60). The law established transparent premise in awarding contracts to facilitate the acquisition of equipment and extensive use of FACNET across the public and private sector. In the same vein, the law served as a tenet in facilitating and controlling universal information sharing and data management through means of ICTs and the Internet via any point of entry.

Furthermore, the Clinger-Cohen Act (1996) was an evolutive law that seemingly reinforced FASA (1994), promulgated by the US Congress specifying e-governance guidelines in the implementation results-based management of IT across the US Department of Defense (DOD) and other sectors. Faokunla (2012) evokes that “Title LI, Section 5101 of the Act for instance rescinds the authority of administrator of General Services and its Subtitle B, Section 5112 confers on the director of the Office of Management and Budget (OMB) the responsibility to administer the acquisitions of IT for the federal agencies” (p.62). The law has a broad impact in the e-governance and

implementation of ICTs and internet usage across the US and its electronic interactions universally.

Another law promulgated by the US Congress aimed at fostering paperless transactions, is the Government Paperwork Elimination Act (GPEA) of 1998, which facilitates the adoption of alternative technologies and electronic signatures or (eSignatures) across operations of the public and private sectors (Faokunla, 2012). Actors ascribed the responsibilities of implementing this law are collaboratively seeking ongoing ways of innovating the use of ITs to enhance the process of using eSignatures.

Faokunla (2012, pp. 64-66) alludes to the E-Government Act of 2002, promulgated by the US Congress serving as “a broad framework of measures that require using Internet-based information technology to enhance citizen access to Government information and services...” (GPO, 2002, p. 1). The law inspires an interagency collaborative and integrative cooperation in promoting the transformative power of ICTs and the Internet in particular, and in harmonizing the efficiency of service delivery via digitalized means. The US Congress voted on this law and created statutory regulatory commissions aimed at enforcing and revolutionizing the use of ICTs. Part of the provisions of E-Government Act is designed to sustain an integrated federal Internet portal to engender the protection of privacy of personal information, and control sharing of information across public and private sectors to allow access to federal services and information. Title III (Subchapter III), Sec. 301 of the Act defines the Federal Information Security Management Act (FISMA) (2002). FISMA “offers in-depth policy guidelines to federal agencies to ensure that information security controls provided over

information resources are strong and effective to support federal operations and assets” (Faokunla, 2012, p.66).

Further e-Governance initiatives focused on enhancing the wellbeing of citizens, is the Bush Administration’s Expanded e-Government Initiative (2002 -2009) by President Goerge Bush, which aimed at optimizing “benefits from the federal government’s massive expenses in IT for increased employee output, openness, transparency and accountability” Faokunla, 2012, p.66). The initiative reiterated the relevance of spreading the digitalization of operations for efficiency, transparency in information sharing, promoting eSignature usage, and other benefits designed in achieving results and alleviating the problems of inefficient bureaucracies from citizens.

Belatedly, President Barrack Obama followed suit with instituting the Obama Administration (2009) e-Government Initiative, which aimed at maximizing the benefits of e-Governance in valorizing ICTs as a means of fostering transparency and accountability, that solicits optimum participation by citizens in the US government’s collaborative efforts of advancing digitalization. Specifically, “the memorandum issued required that the agencies place information about their operations and decisions online and make such information accessible to the American people” (Faokunla, 2012, p.67).

Against this backdrop, this study is of the school of thoughts that political will is required for the Cameroon government to emulate the actions of the US Government, by implementing drastic policy decisions/decision-making to serve as legal framework or statutory regulation in advancing e-Services in Cameroon’s MINFI. Furthermore, the above highlighted initiatives and laws implemented by the US Government help in

answering the primary Research Question for this study, by portraying that policy decisions/decision-making is key to advancing or implementing digitalization of online services needed in Cameroon's MINFI.

### **Recommendations**

Based on the findings of this study, which establish that online or e-Services are still at rudimentary stage in Cameroon's MINFI, and by dint of the fact that the use of ICTs or the Internet in the delivery of services is unequivocally relevant for societal wellbeing, it is incumbent on the government of Cameroon to vigorously embark on e-Governance or e-Commerce endeavors by establishing a legal or statutory framework designed to regulate the advancement of e-Services in the ministry. Such regulatory framework will require the Congress of Cameroon to dauntlessly embark on the urgency of promulgating laws and policies governing the swift implementation of e-Services in Cameroon's MINFI. This urgency is noticed in the high volume of clientele and the socioeconomic impact that Cameroon's Ministry of Finance makes in the lives of the citizenry.

This study found similitude in the study aimed at assessing Cameroon's digital economy, conducted by World Bank Group (2019), which established that Cameroon's digitalization process is still at startup stage, requiring a legal framework for its development. In the same vein, this study perfunctorily explored a comparative examination of how policy decisions/decision-making impacted the development of digitalization of services in the US Federal Government in collaboration with the private sector. Cognizant of this finding, this study highly recommends that the Cameroon

Government emulates the political will that was associated with the US Government in promulgating legal and policy frameworks that made the nation to occupy the advanced stage of digital transformation in which it currently finds itself.

This study is in acknowledgement with the recommendations by World Bank Group (2019) suggesting expediency for the Cameroon Government to vigorously establish a policy and regulatory framework to invest in its digital infrastructure, digital platforms, digital financial services, digital entrepreneurship, and digital skills. Such regulatory framework will level the plain field for Cameroon's digital market and vitalize e-governance and e-commerce platforms that would in turn advance e-Services in Cameroon's MINFI, for the enablement of digital entrepreneurship, and digital skills development.

Furthermore, the Cameroon Government should establish a regulatory framework for transparent and accountable management and coordination of resources aimed at developing digital infrastructure and facilitating new investments and operations in advancing e-Services in Cameroon's MINFI.

From the findings of this study, one cannot overemphasize the need for the Cameroon Government to invest in e-Governance practices by developing frameworks that promote interconnectedness and interoperability of sectors to collaboratively enhance digital infrastructure and platforms aimed at advancing e-Services in Cameroon's Ministry of Finance. Such framework will trigger openness to fostering initiatives and inputs to promote intra and intersectoral cooperation and collaboration in fostering e-Services in Cameroon's MINFI. In same vein, it would be beneficial for the Cameroon's

Ministry of Finance in tandem with Cameroon Government, to establish a digital ecosystem that promotes well defined or delineated platform for digital operations for proven results that will bolster public confidence and encourage entrepreneurship for effective and efficient digital financial services.

It would be of underlying relevance for the Cameroon Government as well as its MINFI to embark on capacity building in the domain of digital entrepreneurship and skills aimed at developing and sustaining digital operations. It is expedient for the Cameroon Government to augment its efforts in capacity building in keeping with the global trend of advancing digitalization. Such capacity building should be a conscious implementation of curricular in institutions, and cooperation with other international organizations and expertise to develop digital skills for the country.

Additionally, it should be emphasized that the Cameroon Government needs to harness its efforts of e-Governance or e-Commerce for efficient coordination and management of its e-Services endeavors associated with its financial digital services. Son (2018) posits Eaton's portrayal of system as "a 'flat' or single-level process in which individual inputs lead seamlessly to corresponding outputs obscures an adaptive system's upward and centripetal tendencies in decision-making" (p.641). Such coordination should be garnished by collaborative openness and commitment of actors with a political will to advancing digitalization in Cameroon's MINFI, focused on the wellbeing of the citizenry.

### **Conclusion**

Chapter 5 of this study entailed an introduction, summary of interpretation to the findings, a cursory comparison of policy implications in the USA, and recommendations

of this study. The study focused on fostering social change by expatiating the relevance of electronic services or e-Services in Cameroon's MINFI, in promoting online operations culminating in enhanced delivery of services to the citizenry. The purpose of the study was maintained at examining the implication of policy decisions/decision-making in implementing e-Services in Cameroon's MINFI. In the same vein, the study intended to answer the primary research question of exploring how policy decisions/decision-making influence e-Services in Cameroon's MINFI.

Findings of this study preponderantly revealed that digitalization or electronic services (e-Services) was still at a rudimentary or startup stage, which supported the need for this study in exploring how policy decisions/decision-making would influence the advancement of e-Services in Cameroon's MINFI. The study concluded that instituting a legal or statutory framework to develop digital infrastructure, digital platforms, digital financial services, digital entrepreneurship, and digital skill, would be of absolute necessity for Cameroon's Ministry of Finance. The recommendations of the study are hinged on the paramountcy that e-Services are relevant for Cameroon's MINFI, and that policy decisions/decision-making are essential in realizing such objectives.



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## Appendix A: List of Acronyms

ANTIC – Cameroon’s National Information and Communication Technology Agency

ARPANET – US Advanced Research Projects Agency Network

ASF – Cameroon’s Autonomous Sinking Fund

BEAC - Bank Économique D’Afrique Centrale

CAB -Central African Backbone

CENADI – Cameroon’s National Centre for Computer Development

CHEC - China Harbour Engineering Company Ltd

DARPA - U.S. Department of Defense, Defense Advanced Research Projects Agency

DGD – Cameroon’s Ministry of Finance Digital Government Division

DOD – US Department of Defense

EU - European Union

FTTH - Fiber-to-the home

GATS - General Agreements on Trade in Services

ICO – Cameroon’s Ministry of Finance Consumer Policy Division

ICT - Information and Communication Technologies

IMF - International Monetary Fund

IT - Information Technology

MINEFI – Cameroon’s Ministry of Economic and Finance

MINEPAT – Cameroon’s Ministry of Economy, Planning and Regional Development

MINFI – Cameroon’s Ministry of Finance

MINPOSTEL – Cameroon’s Ministry of Posts and Telecommunications

NATO – North Atlantic Treaty Organization

NBN - National Broadband Network

NCSCS - Nigeria-Cameroon Sub marine Cable System

OHADA - Organization for the Harmonization of Business Law in Africa

QDA – Qualitative Data Analysis

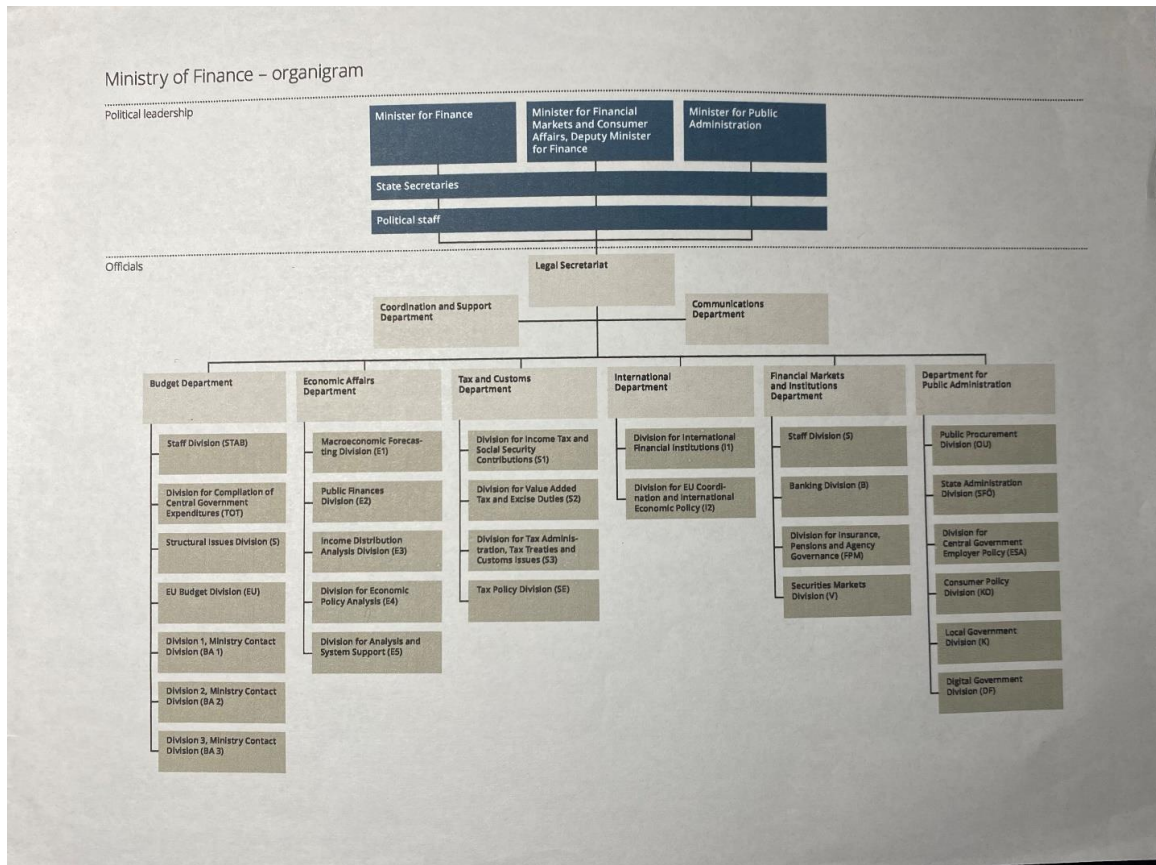
SRC – Cameroon’s Debt Recovery Corporation

SSA - Sub-Saharan Africa

UN – United Nations

URR – University Research Review

## Appendix B: Cameroon's Ministry of Finance Organizational Chart



## Appendix C: Interview Protocol

### **Introduction of interview session**

1. Tell me about yourself, your area of expertise or profession, and any services you receive directly or indirectly from Cameroon's Ministry of Finance.
2. Describe your experience or understanding of the services or operations of Cameroon's Ministry of Finance.
3. Tell me about your knowledge of electronic services (e-Services) in general, and specifically related to Cameroon's Ministry of Finance.

### **Main Questions**

4. Do you think that e-Services would be relevant to Cameroon's Ministry of Finance? If not, explain why. If yes explain why you think e-Services would be relevant to Cameroon's Ministry of Finance in its operations of rendering services to the citizenry?
5. In which way could policy decisions or decision-making help improve e-Services in Cameroon's Ministry of Finance?
6. What role would legislative implications play in fostering e-Services in Cameroon's Ministry of Finance?
7. How can e-Services in Cameroon's Ministry of Finance benefit the citizenry?
8. Do you anticipate or foresee any unintended consequences or risks to the Ministry of Finance and the citizenry.

### **Conclusion of interview session**

9. Is there anything else you would like to tell me about e-Services in Cameroon?
10. Do you have any information you wish to share beyond the questions I have posed in this interview?
11. You may ask me any question about the interview.
12. Can I get back to you for clarification on your answers if need be?

## Appendix D: Code Categories and Meanings/Patterns of Transcripts

## Participant A1 (PA1)

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
Q1R.	Communicator, Banking sector	Direct link	
Q2R.	Controls revenue and budget, pays salaries, manual operations	Knowledgeable	Direct Knowledge
Q3R.	Operations by ICTs or Internet	Knowledgeable	
Q4R.	Relevant: Curb travelling, global trend, faster services, reduce administrative bottleneck and bribery, facilitate accessibility.	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate, guide	Regulate	
Q6R.	Enact laws	oversight	
Q7R.	Alleviate time constraints, curb movement, transparency, accountability	Beneficial	Regulate for efficiency
Q8R.	Hacking, resistance to change	Human risks	
(Q9-Q12)R.	Relevance of study/e-Services	Relevance	Relevance of study/e-Services

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
Q1R.	ICT Administrator for Cameroon's Ministry / Telecommunications	Indirect link	
Q2R.	Mostly manual operations, characterized by time constraints/delays, lack of transparency	Knowledgeable	Indirect Knowledge
Q3R.	I am an ICT expert and ICT generally means Information and Communication Technology, e-Services very limited if not absent, in Ministry of Finance, e-governance project in Cameroon still limping because of administrative bottlenecks	Knowledgeable	
Q4R.	Expedient/indispensable in the Cameroon's Ministry of Finance, for transparency, accountability, and resolve the latency in execution of operations	Relevance/Efficiency	Relevant for efficient operations
Q5R.	Create awareness, implement the principles of legality	Regulate	
Q6R.	help in enacting the norms and the regulations that will be enforced in the execution of e-Services	Oversight	Statutory regulation
Q7R.	E-Services would lead to swift execution of services to the citizens, and above all, usher the Cameroon government into the global way of doing things	Beneficial	
Q8R.	Lack of awareness of users, government's unwillingness, or lack of political will	Human impediment	Human barrier
Q9R.	E-Services in Cameroon at the embryonic stage, I think ICT is key, if well implemented or taken seriously in Cameroon, e-governance means the implementation of e-Services for digital economy, which is crucial to the development of Cameroon	Relevance of e-Services	
Q10R.	I think this interview is quite timely. I think the research is quite interesting because it's targeting what is needed in this country, as far as this dispensation is concerned. I think that a lot of awareness will be transported through this research and injected into Cameroon Government.	Relevance of study	Relevance of e-Services and this study



Q11R. How soon do you think this project is going to be realized for it to be to be sold in the market for implementation? Relevance of study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A3			
Q1R.	I am a teacher by profession and currently a Parliamentarian	Indirect link	Indirect knowledge
Q2R.	Our government had embarked on digitalizing services in the country since 2019, and this is carried in its "Vision 2035." Services at the Ministry of Finance are still what I would call "crude," in that they are paperwork from hand to hand.	Knowledgeable	
Q3R.	Still to get the impact of e-Services. some rudimentary or elementary level of e-Services in the Ministry of Finance.	Knowledgeable	
Q4R.	Relevant: global trend, facilitate accessibility, curb traveling, rapid services, curb corruption, foster accountability, and transparency	Relevance/Efficiency	Relevant for efficiency
Q5R.	Statutory regulation	Regulate	Statutory regulation
Q6R.	Oversight, promulgate laws	Oversight	
Q7R.	Beneficial: eliminate corruption, cut cost, ensure accountability, and transparency	Beneficial/Efficiency	Beneficial for efficiency
Q8R.	Lack of Internet connectivity, hackers, resistance to change	Human/Technical risks	Human/Technical impediments
Q9R.	Awareness drive on the importance of e-Services	Relevance of e-Services	Relevance of e-Services and this study
Q10R.	Follow global trend of modernization, implement relevant policies to foster e-Services in Cameroon's Ministry of Finance for Cameroonians	Relevance of e-Services	
Q11R.	What prompted you to think of e-Services and its importance to Cameroonians than thinking of something like agriculture and some of those sectors which are of great importance to Cameroonians; why did you prefer e-Services investigation to the others?	Relevance of this study	

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A4			
Q1R.	Medical Doctor, Director Family Health, develop policies	Indirect link	Indirect knowledge
Q2R.	Centralized services	Knowledgeable	
Q3R.	Existent e-Services, a lot still needs to be done, e-Services needs development	Knowledgeable	
Q4R.	Relevant/Necessary: reduce delays, facilitate accessibility, reduce corruption, foster accountability and transparency, global trend	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Statutory regulation	Regulate	Statutory regulation
Q6R.	Enact laws	Oversight	
Q7R.	Beneficial: reduce delays, facilitate accessibility, reduce traveling for services, reduce the rate of corruption and the exchange of money across tables usually associated with in-person contacts	Beneficial/Efficiency	Beneficial for efficiency
Q8R.	Cybercrime	Human/Technical risks	Human/Technical impediments
(Q9-Q11)R.	Let me just try to be a bit inquisitive; what will be the contribution of this study to the economy of Cameroon. If at all you successfully get to the end of it, are you going to come back and try to see how to implement the findings of this study to the economy of Cameroon and specifically, the Ministry of Finance?	Relevance of this study	Relevance of this study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A5			
Q1R.	Journalist	Indirect link	Indirect knowledge
Q2R.	Elementary e-Services, slow pace of e-Services development	Knowledgeable	
Q3R.	Advancing e-Services	Knowledgeable	
Q4R.	Relevant: Revenue mobilization, facilitates accessibility, curb traveling, help decentralize services, Improve human relations, curb corruption, global trend	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulation
Q6R.	Control government action, oversight	Oversight	
Q7R.	Beneficial: empower citizens, alleviate administrative bottleneck, and negative bureaucracy, rapid services, easy accessibility	Beneficial/Efficiency	Beneficial for efficiency
Q8R.	Failed legislative apparatus, security	Human/Technical risks	Human/Technical impediments
(Q9-Q11)R.	Relevance of e-Services	Relevance	Relevance of e-Services

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A6			
Q1R.	Researcher, Lecturer, Civil Servant	Indirect link	indirect knowledge
Q2R.	Revenue generator	Knowledgeable	
Q3R.	Electronic services	Knowledgeable	
Q4R.	Relevant: Efficiency, effectiveness, transparency, reliability, global trend	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Help in decentralizing operations, guide e-Services implementation	Regulate	Statutory regulations
Q6R.	Enact laws	Oversight	
Q7R.	Beneficial: Direct access to services, cub traveling, help with decentralization	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Cybercrimes, human resistance to change, sabotage, failed government mechanism	Human/technical risks	Human/technical impediments or risks
(Q9-Q11)R.	Relevance of study	Relevance	Relevance of study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A7			
Q1R.	Civil servant with MINFI, Lecturer	Direct link	Direct knowledge
Q2R.	Financial operations, budget management	Knowledgeable	
Q3R.	E-Services in infant stage	Knowledgeable	
Q4R.	Relevant: efficiency, curb corruption, rapid services, accountability, transparency, global trend	Relevant/Efficiency	Relevant for efficient operations
A5R.	Regulate activities	Regulate	Statutory regulation
Q6R.	Enact laws/endorse policies and laws	Oversight	
Q7R.	Beneficial: rapidity of services, facilitate accountability, and transparency, facilitate data analysis and preservation	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Unstable power supply, lack of training, cybercrimes/hackers, resistance to change		Human/technical impediments
(Q9-Q11)R.	Relevance of study	Relevance of study	Relevance of study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A8			
Q1R.	Banker	Direct link	Direct knowledge
Q2R.	Controls and regulate financial sector, heart of Cameroon economy	Knowledgeable	
Q3R.	Use of the Internet, Adopted e-Services in MINFI	Knowledgeable	
Q4R.	Relevant: global trend, boost revenue, efficient and effective services	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulations
Q6R.	Develop legislative framework, controls action, validate policies	Oversight	
Q7R.	Beneficial: decentralize system and decision-making, easy access to services, curb traveling	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Fraudulent activities	Human related risks	Human impediments
(Q9-Q12)R.	N/A	N/A	N/A

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A9			
Q1R.	Administrator, Adviser to the President of the Republic of Cameroon	Indirect link	Indirect knowledge
Q2R.	Manages the country's finances and economy	Knowledgeable	
Q3R.	Use of ICTs, lagging e-Services development	Knowledgeable	
Q4R.	Relevant: global trend, rapid results, efficient/effective services, help fight corruption, reduce in-person contacts	Relevance/Efficiency	Relevant for efficient operations
Q5R.	Statutory regulation	Regulate	Statutory regulation
Q6R.	Vote laws and policies	Oversight	
Q7R.	Beneficial: efficient and effective services, rapid services	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Wrong mentality, frequent power outages, human inertia	Human/Technical risks	Human/Technical impediments
(Q9-Q11)R.	Relevant of study	Relevance of study	Relevance of study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A10			
Q1R.	Civil servant, Teacher, Parliamentarian	Indirect link	Indirect knowledge
Q2R.	Adopting digitalization	Knowledgeable	
Q3R.	Digitalization, Use of the Internet, MINFI adopting online services, e-Services at elementary stage in MINFI	Knowledgeable	
Q4R.	Relevant: global trend, reduce fraud and corruption, rapid services, transparency, accountability, boost of public confidence and economy	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulations
Q6R.	Oversight, control government action, promulgate statutory regulations and laws	Oversight	
Q7R.	Beneficial: efficient/effective services, curb traveling, curb corruption, improve livelihood	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	No risk	No risk	No risk
(Q9-Q11)R.	Relevance of e-Services/study	Relevance	Relevance of e-Services and study



PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A11			
Q1R.	IT System Architect	Direct link	Direct knowledge
Q2R.	Manage revenue, regulate, financial institutions	Knowledgeable	
Q3R.	Electronic/digital/online services, ongoing development of e-Services in MINFI	Knowledgeable	
Q4R.	Relevant: global trend, rapid services, address administrative bottleneck, curb corruption, foster accountability and transparency, curb traveling, assist with auditing, efficiency, effectiveness	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulations
Q6R.	Oversight, provide structure, enact statutory regulations and laws	Oversight	
Q7R.	Beneficial: rapid, effective, and efficient services, accountability, foster transparency, alleviate administrative bottleneck	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Human resistance to change, hackers	Human related risks	Human impediments
Q9R.	Cameroon is making strides in advancing e-Services, Infrastructure needed	Relevance	Relevance of e-Services and study
(Q10-Q11)R.	Relevance of study	Relevance	

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A12			
Q1R.	Computer Specialist	Direct link	Direct knowledge
Q2R.	Execution of the country's budget	Knowledgeable	
Q3R.	Ongoing e-Services	Knowledgeable	
Q4R.	Relevant: Rapid services, easy accessibility, better data management and preservation, efficient/effective operations, accountability	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulation
Q6R.	Enact laws, regulate actions	Oversight	
Q7R.	Beneficial: quick access to services, efficient/rapid services, customer satisfaction, curb traveling	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Resistance to innovation, lack of wherewithal, hackers	Human/technical risks	Human/technical impediments
Q9R.	Cameroon making strides in advancing e-Services	Relevance	Relevance of e-Services and study
(Q10-Q11)R.	Relevance of study	Relevance	

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A13			
Q1R.	Tax Inspector	Direct link	Direct knowledge
Q2R.	Coordinates financial structures and manage budget of Cameroon	Knowledgeable	
Q3R.	Ongoing digitalization	Knowledgeable	
Q4R.	Relevant: secures revenue, sustainability of budget, mitigates malpractices like bribery and corruption, ensures transparency	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Guidelines, regulate	Regulate	Statutory regulation
Q6R.	Enact/vote statutory regulations, promulgate laws	Oversight	
Q7R.	Beneficial: alleviate administrative bottlenecks, quick/efficient operations, curb traveling, global trend, curb bribery and corruption, foster accountability, and transparency	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Hackers, fraud, technical glitches	Human/technically related risks	Human/technical impediments
(Q9-Q11)R.	Relevance of e-Services and study	Relevance	Relevance of e-Services and study

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A14			
Q1R.	Special Adviser to the Prime Minister of Cameroon	Indirect link	Indirect knowledge
Q2R.	Manage finances and budget of the country, generate revenue	Knowledgeable	
Q3R.	Broad knowledge of digitalization, ongoing e-Services	Knowledgeable	
Q4R.	Relevant: global trend, make life easier, curb traveling, reduce bribery and corruption	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Regulate	Regulate	Statutory regulations
Q6R.	Enact laws	Oversight	
Q7R.	Beneficial: efficient/effective services, foster accountability, transparency, easy tracking of information, curb traveling	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Hackers, inability to purchase the computers, smart phones or the Internet, resistance to change	Human/technical risks and pitfalls	Human/technical impediments
Q9R.	Encouragement of e-Services across Cameroon, the Cameroon government investing on e-Services	Relevance of e-Services	Relevance of e-Services and study
(Q10-Q11)R.	Relevance of study	Relevance of study	

PARTICIPANT RESPONSE (R.Q)	DATA	CODE CATEGORIES	MEANINGS/PATTERNS
PARTICIPANT A15			
Q1R.	Technical Adviser in Cameroon's MINFI, Customs Officer	Direct link	Direct knowledge
Q2R.	Manage budget, revenue generation, pays salaries	Knowledgeable	
Q3R.	Ongoing e-Services	Knowledgeable	
Q4R.	Relevant: Easier accessibility, curb traveling, efficient services, accountability and easy tracking of activities, foster transparency, curb administrative bottleneck	Relevant/Efficiency	Relevant for efficient operations
Q5R.	Guidance, regulate	Regulate	Statutory regulation
Q6R.	Enact laws and policies	Oversight	
Q7R.	Beneficial: well informed citizens, rapid services, curb traveling, alleviate administrative bottleneck, curb corrupt practices, help with accountability, and transparency, wellbeing of citizens	Beneficial/Efficiency	Beneficial for efficient services
Q8R.	Resistance to change	Human resistance	Human impediments
(Q9-Q11)R.	Relevance of study	Relevance of study	Relevance of study

## Appendix E: Cameroon's Prime Ministerial Decree No. 2022/8001

REPUBLIC OF CAMEROON

PEACE WORK FATHERLAND

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16 SEPT 2022

DECREE N<sup>o</sup> 2022/8001 CAB/PM OF \_\_\_\_\_  
ESTABLISHING THE GENERAL FRAMEWORK FOR FINANCIAL  
OPERATIONS  
OF THE STATE AND OTHER PUBLIC ENTITIES BY ELECTRONIC MEANS. -

THE PRIME MINISTER, HEAD OF GOVERNMENT,

Mindful of the Constitution;

Mindful of Regulation n<sup>o</sup>04/18/CEMAC/UMAC/COBAC of 21 December 2018 on payment services in CEMAC;Mindful of Law 11 n<sup>o</sup>74/18 of 5 December 1974 relating to the control of authorizing officers, managers and managers of public credits and State enterprises, as amended by Law No. 76/4 of 8 July 1976;Mindful of law 17<sup>o</sup>2003/005 of April 21, 2003 to lay down the jurisdiction, organization and functioning of the Audit Bench of the Supreme Court;Mindful of Law n<sup>o</sup>2006/016 of 29 December 2006 on the organization and functioning of the Supreme Court;Mindful of Law n<sup>o</sup>2006/012 of 29 December 2006 establishing the General Regime for Partnership Contracts;Mindful of Law 11<sup>o</sup>2006/017 of 29 December 2006 on the organization, jurisdiction and functioning of regional audit courts;Mindful of Law n<sup>o</sup>2010/013 of 21 December 2010 governing electronic communications in CameroonMindful of Law n<sup>o</sup> 2010/021 of 21 December 2010 regulating electronic trade in Cameroon;Mindful of Law n<sup>o</sup>2017/010 of July 2017 on the general status of public establishments;Mindful of law n<sup>o</sup>2017/011 of 12 July 2017 on the general status of public enterprises;Mindful of Law n<sup>o</sup>019 of 21 December 2015 to lay down the financial law of the Republic of Cameroon for the 2016 financial year;Mindful of Law n<sup>o</sup>2018/011 of 11 July 2018 on the Code of Transparency and Good Governance in the management of public finances in Cameroon;

Mindful of Law No. 2018/012 of 11 July 2018 relating to the Fiscal Regime of the State and other public entities;

Mindful of Law n<sup>o</sup>2019/024 of 24 December 2019 on the General Code of Regional and Regional Authorities;

Mindful of Law 11<sup>0</sup>2020/012 of 12 December 2020 on cybersecurity and cybercrime in Cameroon;

Mindful of Law n<sup>0</sup>2021/026 of 16 December 2021 to lay down the finance law of the Republic of Cameroon for the 2022 financial year;

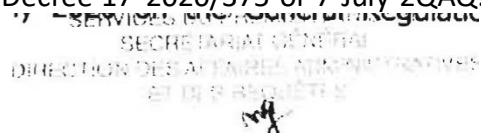
Mindful of Decree n<sup>0</sup>92/089 of 4 May 1992 specifying the attributions of the Prime Minister modified and supplemented by decree n<sup>0</sup>95/145bis of 4 august 1995;

Mindful of Decree 17<sup>0</sup>2011/408 of 9 December 2011 to organize the Government, amended and supplemented by Decree n<sup>0</sup>2018/190 of 2 March 2018;

Mindful of Decree n<sup>0</sup>2013/066 of 28 February 2013 to organize the Ministry of Finance;

Mindful of Decree 11<sup>0</sup>2019/001 of 4 January 2019 to appointing de Prime Minister Head of Government;

Mindful of Decree 17<sup>0</sup>2020/375 of 7 July 2020 on the General Regulations of Public



Accounting,

COPIE CERTIFIÉE CONFORME

## HEREBY DECREES AS FOLLOWS:

### CHAPTER r: GENERAL PROVISIONS

SECTION | .

SUBJECT | | | |

SECTION 1,- (1) This decree lays down the general framework for the financial operations of the State and other public entities by electronic means.

(2) It shall apply to all electronic filing services concerning taxes, fiscal and parafiscal levies or any other service giving rise to payment to the State or any other public entity.

(3) In addition, it shall deal with all collections and disbursements made by electronic means in fulfilment of an obligation for which the State, its entities, or any other independent, decentralized or devolved administrative structure are involved as creditors or debtors.


SECTION 2,- Filing by electronic means shall concern in particular direct taxes, indirect taxes, customs duties and levies, other taxes and fees due to the State or any other public entity in return for a service.

SECTION 3. - All exchanges of information relating to administrative documents or acts concerning tax returns or other returns may be exchanged electronically with the competent services.

## SECTION 2 : DEFINITIONS

SECTION 4.- For the purposes of this Decree, the following definitions shall be accepted :

- ❖ Beneficiary of the payment (or creditor of the payment obligation): the person who is the beneficiary of the payment order and the recipient of the amounts paid by an electronic payment instrument. It may be the State for the settlement of its claims in respect of, inter alia, taxes, duties, fees, penalties, contributions, fines and default interest owed by individuals and companies. It may also be State officials or the various entities linked to the State, their service providers or users, natural or legal persons, for the payment of their claims, in particular, for salaries, pensions, allowances, benefits, grants or social assistance or other contractual compensation;
- ❖ Biometrics: Principle based on the recognition of the physical and/or biological characteristics of a natural person, in particular the characteristics of his/her fingers, face, eyes, voice, DNA, in order to obtain irrefutable proof of the uniqueness of his/her identity;
- ❖ Payment account: An account held in the name of one or more customers, in the books of a payment service provider, for the purpose of executing payment transactions;
- ❖ Bank account: An account opened and kept in its books by a bank, microfinance institution or Public Treasury in the name of a natural person or corporate body for the purpose of carrying out banking transactions;
- ❖ Personal data: any information relating to a natural person identified or identifiable directly or indirectly, by reference to an identification number or

JA, in order to obtain irrefutable p  
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to one or more elements specific to his physical, physiological, genetic, psychic, cultural, social or economic identity;

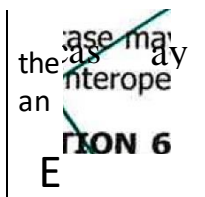
- ❖ Payment originator (or debtor of the payment obligation): person who initiated the payment order. This may be the State and entities linked to the State, for the payment, in particular, of salaries, pensions, allowances, advantages or other contractual consideration for the benefit of their staff or their service providers or users, natural persons or corporate bodies. It may also be taxpayers and other debtors of the State or entities linked to the State for the settlement, in particular, of taxes, duties, taxes, fees, penalties, contributions, fines and lateness interest;
- ❖ Writing: any sequence of letters, characters, numbers or any other signs or symbols which have an intelligible meaning, regardless of their medium or method of transmission;
- ❖ Electronic writing: transposition of paper-based writing into the digital world, provided that the person from whom it emanates can be duly identified and that it is drawn up and stored under conditions that guarantee its integrity;
- ❖ Public entities: corporate bodies governed by public law other than the State and entrusted with a public service mission;
- ❖ Force majeure: exceptional circumstance, foreign to the person experiencing it, which resulted in preventing him from performing the services he owed to his creditor;
- ❖ Payment order: an instruction from a payer to its payment service provider requesting the execution of a payment transaction;
- ❖ Electronic payment: a technical process that allows a payment order to be transferred remotely through the use of instruments or mechanisms for issuing orders without physical contact between the variogspagties;

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- ❖ Technical partner: any corporate body who provides the electronic payment service provider with the technical services as well as the hardware and software conditions for the processing of electronic payment transactions;
- ❖ Qualified electronic payment service provider: financial institutions, financial institutions of a banking nature, microfinance institutions, postal services, electronic money issuers offering payment solutions that guarantee compliance with the requirements of interoperability and security. They shall also be considered as qualified service provider, money transfer companies, and any other type of existing or future electronic payment service provider that falls within the scope of this definition provided that it meets the compliance requirements set by the regulations in force within the CEMAC to offer electronic payment services and/or to issue electronic money;
- ❖ Information system: any set of means intended to develop, process, store or transmit information that is the subject of exchanges by electronic means between administrative authorities and users as well as between administrative authorities;
- ❖ e-service: any information system enabling users to carry out administrative procedures or formalities electronically;

## CHAPTER 11 : GENERAL PRINCIPLES AND RULES FOR ELECTRONIC PAYMENTS

SECTION 5.- (1) Payment transactions shall be carried out electronically on behalf of the Public Treasury with the assistance of a payment service provider or technical partner.



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The State o ublic entity shall e ure that electronic ompliance with the inciples of transpारे cy, neutrality, security, a interoperability.

SECTION 7 - The State or public entity shall ensure that the platforms offer the most complete range of electronic payment solutions and means offered by electronic payment service providers authorized to carry out electronic payment transactions.

SECIXQU.- The State or public entity shall ensure that new services and means of payment offered by electronic payment service providers authorized to carry out electronic payment transactions are regularly integra!eg jnqp tõe platform.

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S.ECIXQN-9.- Any publjc body or corporate body linked to the State or any other public entity, authorized to collect revenue for the benefit of the Public Treasury or to execute expenditure on behalf of the State or any other public entity may use one of the following electronic payment services:

- • card payment service; payment
  - service via mobile phone;
  - • online payment service via the
  - Internet; payment service via the
- 

Electronic Payment Terminal.

SECTION 10.- The following shall be authorized to use an electronic payment service

- Treasury department;
- Taxation department;
- Customs department; public bodies in
- charge of the lands and surveys; entities
- and other similar administrative structures;
- any other public body which, within the scope of the exercise of its mission and the provision of electronic services, directly or indirectly collects or makes payments for the benefit or at the expense of the Public Treasury.

EN 1.- Electronic payment shall be made by the State designating the Minister in charge of finance or any other public entity, for merchant and non-merchant payments. These include the payment of salaries, pensions, allowances, subsidies, aid and social grants, invoices for services, allowances or benefits for their officials or their service providers or users, either natural persons or corporate bodies.

SECTION 12.- Payment shall be made in favour of the State or a public entity for the settlement, in particular, of taxes, parafiscal levies and other fees, as well as for the payment of all administrative acts whose issuance process is dematerialised.

CHAPTER | .  
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TERMS AND PROCEDURES OF EXECUTION OF PAYMENT  
TRANSACTION BY ELECTRONIC MEANS

SE.CÜQ-N..A3-e- (1) Payment shall be made by any electronic process regardless of the channel, by bank transfer, payment card, electronic money or by any other electronic payment process or service in accordance with the regulations in force.

(2) However, payments due to a beneficiary with a bank account shall be made to the bank account indicated by the latter.

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(3) The payee may only modify his payment bank account on presentation of a certificate of non-commitment or any other document certifying that he is released from any commitment vis-à-vis the domiciliary bank of the account.

SECUQN-A.4.- (1) The originator shall send to the payment service provider or technical partner, via a platform made available by the public administration to the users of the service, the payment order for the amount of the commitment referred to in SECTION 1 of this Decree.

(2) The payment of fees for a given file may not be split. If a single payment order is issued for a file subject to different fees, the corresponding funds shall be notified to the competent accounting officer who shall, where appropriate, distribute the sums thus collected among the beneficiary entities.

(3) The payment order issued by the administration, via the same platform to the beneficiary of the disbursement shall be carried out in accordance with the electronic payment instruments previously selected by the beneficiary according to the list of available electronic payment instruments registered in the platform.

S.EaXQN-.15.- The notification of a payment order settled by the approved electronic payment service provider on behalf of the payer shall be irrevocable.

SECTION 16.- (1) On the day of acceptance of the payment order, the designated electronic payment service provider shall notify the beneficiary of the payment order received from the payer and settled in accordance with the terms and conditions defined in the agreement between the State and the selected provider.

(2) The notification of the payment order shall include the following information:

For natural persons:

- Names in full;
- address;
- occupation ;
- number of the payment order issued by the public body concerned by the payment;
- amount payable;
- type of the currency;
- date and time of payment;
- electronic payment instrument used;
- identification number and/or code.

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For corporate bodies :

- name of the company ;
- address of the registered office or place of business;
- identification number of the taxpayer;
- number of the payment voucher issued by the public body concerned by the payment;
- amount payable;
- date and time of payment;
- electronic payment instrument used.

**SECTION 17.**-A payment order issued after the expiry of the legal deadline for payment by the user of the service shall give rise to the application of penalties and interest for late payment in accordance with the provisions enshrining the debt due to the State. For the assessment of the delay in issuing the payment order, the day and time of issue of the payment order shall be taken into account.

SECT.XQN.-.U.- The payment service provider or technical partner shall pay electronically the amounts referred to in the accepted payment order in accordance with the terms and conditions set out in the agreement between the State and the selected provider, at the latest on the working day following that

on which the beneficiary was notified of the order, specifying the amount and the competent service.

S-CIXQN-A9.- Receipt by the beneficiary of the notification of the settled payment order shall constitute discharge for the payment service provider.

**SECTION 20**.-The public body concerned shall send to the competent accountant of the Treasury, on the day following that of the receipt of the notification of the settled payment orders, a report indicating, per competent service and per type of payment, the payments made according to the electronic payment instrument used for their charge.

**SECTION 21**.-The assignee accountants alone shall be charged with the payment of authorizations and orders, after the controls provided for by the regulations in force.

SECTION 22.- (1) In the event of irregularities found during the checks provided for in respect of expenditure, the accountants shall not approve the expenditure. The same shall apply where they have been able to establish that the certifications issued by the authorizing officers are inaccurate.

(2) Accountants shall send authorising officers a written statement setting out the reasons for their refusal, together with the rejected documents.

(3) If, in spite of this rejection, the authorising officer gives the accountant a written order to effect the payment, the latter shall do so and shall attach to the order, the original of the requisition note which he has received, together with a copy of his declaration. The requisition notes issued by the authorising officers shall be forwarded to the Audit Jurisdiction and shall be attached to the management accounts of the accountants concerned.

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**SECTION 23**.- (1) Accountants may not comply with the requisition of the authorising officer if the refusal is based on:

- unavailability of appropriations;

- absence of justification of the service rendered, except for advances and subsidies;
- non-discharge of the payment;
- absence of endorsement by the financial controller when such an endorsement is compulsory.

(2) When the accountant pays the expenditure at the requisition of the authorizing officer, the authorizing officer shall be held liable in the place of the accountant.

CHAPTER IV :  
SELECTION METHODS OF ELECTRONIC PAYMENT SERVICE  
PROVIDER AND ELECTRONIC PAYMENT TECHNICAL  
PARTNER

SECTION 1:

SELECTION OF ELECTRONIC PAYMENT SERVICE PROVIDER

SECTION 24.- (1) The provision of payment services by electronic means shall be subject to obtaining an authorization to operate issued by the national monetary authority in accordance with the procedures specified by an order of the Minister of Finance.

(2) The authorization referred to in (1) above shall be accompanied by a set of specifications drawn up by agreement between the parties.

SECTION-25.- (1) The authorization to operate as an electronic payment service provider shall give the corporate body providing the service the right to access the electronic payment platforms of the entity concerned and the authorization to serve as a channel for the payment of its duties and taxes.

(2) The technical and financial terms and conditions for exercising the rights conferred by the authorization referred to in (1) above shall be provided for in a tripartite agreement binding the national monetary authority, service providers, guaranteeing banks and the entity concerned



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S--.-aXQN-2.G.- The cessation of activities of the payment service provider shall be done in accordance with the procedures specified by an order of the Minister of Finance.

### SECTION 11 :

#### SELECTION PROCESS OF THE TECHNICAL PARTNER

SECTION 27.- The technical partner is selected according to the rules governing the award of public contracts and those provided for by the general regime of partnership contracts.

SECUQN 2B.- (1) Subject to the provisions of the Public Procurement Code and the legislation in force on partnership contracts, the technical partner's selection file shall include in particular, on pain of rejection:

- instructions to the bidder; - specific selection data; -  
 technical specifications relating to payment and data exchange;

- in particular the requirements for interoperability and  
 security and for the re-use of data; - general and specific  
 administrative clauses; - model agreement between the State and  
 the selected service provider - sample forms, where applicable; -  
 authorization of the national regulator in charge of information and  
 communication technologies certifying after a security audit of the  
 Technical Partner's information system that its infrastructure is  
 secure and can be connected without risk to those of the other  
 stakeholders.

(2) The State may be accompanied throughout the process of selecting service providers and implementing electronic payment service platforms by project management assistance.

(3) To be authorised to carry out electronic payment operations, the technical partner shall sign an agreement

with the Ministry of Finance which organizes the relationship between the State and the partner.

(4) The said agreement shall include, under penalty of nullity, the scope of their rights, obligations and responsibilities.

(5) The termination of the activities of the technical partner shall be in accordance with the regulations in force.

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#### CHAPTER V : OBLIGATIONS AND RESPONSIBILITIES OF THE STATE AND OTHER PUBLIC ENTITIES

S.-CI...-O.N-29-e- (1) Unless otherwise provided for, the State or other public entities shall be bound by an obligation to provide information to users of electronic payment services.

(2) The commitment referred to in (1) above shall be implemented respectively by all the bodies concerned, which shall secure, by any means, the information of users on the possibility and conditions of use of the electronic payment system.

S.ÄX.QN-30- Transaction costs related to the service shall be borne by the payee, for State disbursements, and by the originator for State collections, who shall be responsible for their settlement.

SECIXQ.N...3L- (1) The State or other public entities shall be fully responsible to the users of the service for the proper performance of the electronic payment service, whether these services are to be performed by itself or by the service providers, without prejudice to its right of recourse against the latter.

(2) However, the State may, by agreement, transfer this responsibility to its payment service providers or technical partners.

(3) The payment service providers or technical partners referred to in (2) above shall incur the sanctions provided for by the regulations in force in case of non-compliance with the tripartite agreement.

SECIXQN.-32.- The State or any other public entity may, moreover, exonerate itself from all or part of its liability by providing proof that the non-performance or poor performance of the electronic payment service is attributable either to the service user, the electronic payment service provider, the technical partner or to a case of force majeure.

EN Security audits e carried out either by regulator or by any approve perator at the req st of the Minister in charge

#### CHAPTER VI :

##### OBLIGATIONS AND RESPONSIBILITIES OF THE ELECTRONIC PAYMENT SERVICE PROVIDER

SECTION 34.- The electronic payment service provider shall be required to follow up the payment order. In this regard, it shall be bound by a general obligation of security and shall execute the payment order received in accordance with the

instructions contained in the data message.

SECIIQ.N...35.- The electronic payment service provider shall ensure, in particular, that the data transmitted is properly stored and kept confidential.

SECTION 36.- The payment service provider shall be liable in the event of error, late payment, incomplete payment, difference between the amounts paid and the amounts issued resulting from irregular functioning of the system or a technical breakdown making it impossible to carry out the operations.

#### CHAPTER VII:

##### COMPLIANCE WITH THE PERSONAL INFORMATION PROTECTION SYSTEM

SECIIQN-3Z.- The State shall be responsible for the compliance of electronic payment systems with the regulatory framework for personal data in accordance with the instruments in force.

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S.ECI.XQN.-3ß.- The personal data of beneficiaries of electronic payment services must under no circumstances be stored in databases located outside the CEMAC zone.

SECTION 39.- In this respect, the agreements governing relations between the State or any other public entity and its partners within the implementation context of electronic payment systems shall include stipulations relating to the protection of personal data.

CHAPTER \_\_\_\_\_ :  
MISCELLANEOUS AND FINAL PROVISIONS

S—CÜQN.-4Q.- A breach observed in the application of the provisions of this decree shall be subject to the sanctions provided for by the regulations in force.

E 4 The Minister of Finance shall be charged with the execution of this Decree which shall be registered and published according to the procedure of urgency, and inserted in the Official Gazette in English and French. /-

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**Joseph DION NGUTE,**

THE PRIME MINISTER. HEAD OF GOVERNMENT.