



Awareness and Diffusion of TSA as Creative Governance Tool among Lagosians

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Abstract: This study examined public awareness, and of Treasury Single Account (TSA) a creative and innovative governance tool among Nigerians. Many previous studies on TSA have focused mainly on assessing the negative and positive effects and implications of the initiative, while little has been done to address the awareness and diffusion of the innovation among the people during and after its introduction. This study therefore sought to examine how the public became aware of the policy and how the innovation was diffused within the time of review. Survey was adopted to generate primary data while structured questionnaire was administered to 120 respondents randomly selected from among postgraduate students and lecturers of University of Lagos (with 96% return rate). Random sampling was informed by the need to give every member of the target group a chance to be selected while the choice of University of Lagos was informed by the need to involve educated and knowledgeable individuals with sufficient knowledge of the subject matter; university environment was selected purposively to simplify the process of reaching the respondents at one place without sacrificing adequate representation. Data was analysed using simple frequency and percentages. Findings show that the

citizens' knowledge of the introduction of the governance instruments was slow but steady within the first three months; many of the citizens were positively disposed to TSA based on their belief that it would bring transparency and curb financial corruption. The paper recommends that the introduction of new ideas into governance, particularly technologically driven initiatives, needs to be adequately publicised through the media to enable a good majority of the citizens to understand and buy into it as citizens' acceptance and adoption are paramount.

Keywords: Awareness, Media, Treasury Single Account (TSA)

Introduction

Mismanagement of resources, corruption and indiscipline among others, rank high among factors said to be responsible for wastage of resources and robbing Nigeria of development. As Anya (2002); Agbo (2002: 270) and Adegbite (1991: 85) observe, 'the issue of corruption, mismanagement and underutilization of public enterprises had resulted in huge losses in resources and manpower potentials since independence, hence the government's decision to opt for technology-driven and creative ways to solve the problems.' By implementing this creative and innovative approach to the management of the economy, the government enthroned centralized, transparent and accountable revenue management which it hoped would eliminate operational inefficiency and unnecessary costs associated with maintaining multiple accounts. But to what extent the citizens knew and aligned with this initiative as a measure of its acceptance? Again, how did the citizens respond and participate in the new innovation? These developments expectedly gave rise to discussions in the public sphere, including the media through which much of the information about the TSA was learnt, thus setting the agenda Onyekpere (2015).

Public awareness and opinion of the new initiatives are a function of proper communication driven by the mass media. Kolapo (2015) observes that awareness and perception are also fundamental to the success of the initiative and important factors for consideration, hence a study to examine the relationship between public awareness, the diffusion and the adoption of the innovation within reasonable time of the introduction, Udo & Esara (2016). The problem therefore is that without adequate public awareness of the new initiative and considerable adoption of same by the people, the purpose of such an innovative idea may not be fully realised. The study, therefore, examined level of public awareness, understanding, and acceptance of the initiative as a creative measure, which according to Amodu (2012), could help to curb corruption and improve relationship in the country.

The likelihood of citizens relying on the media to understand and appreciate social and economic matters such as the TSA depends largely on the confidence reposed on the media by the people. Pate and Bashir (2012), in their work, "Media institutions and the process of democratization in Nigeria: Perception,

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responsibility and challenges,” assert that believability of media messages “largely depends on their credibility rating by the public which in a way is a function of individual and collective perception of the content, behaviour and quality of the outlets (pg. 31).”

Similarly, Oyesomi, Soola, Abioye, & Oyero (2014) also alluded to credibility as being central to message believability and by extension, media believability and subsequent action and reaction. Understanding the general attitude of Nigerians to the media is important in determining the possible level of knowledge of the TSA introduction and adoption by relevant people.

According to Pate and Bashir (ibid), broadcast media organizations, particularly those owned by state governments, are believed to be hardly objective in their reports especially in matters that involve their states and their ruling political parties. It is also believed that foreign broadcast stations are perceived to be reliable in providing credible information about events and personalities in the country. Again, according to Segijn and Kononova (2018), there is a positive relation between the availability of media and media multitasking behaviour; people who are in the possession of screens such as a computer, laptop, and television are more likely to media multitask (Foehr, 2006). The authors further assert that other studies have also found that the more media and devices people own, the more they multitask.

A properly informed citizenry is more likely to respond to governance issues

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as well as make informed commentaries than otherwise ignorant one. As Robinson (2018) observed in his work, *A Racial Reckoning of a Progressive Ideology in Public Discourse*, citizen commenters posted counter-narratives to the dominant identity on the websites of news organizations and sought to assert a different kind of privilege.

In his study, *Analysis of Top-Down Organizational Communication in Railway Companies in the Republic of Kosovo from the Employees' Perspective*, Qerimi (2018) observed that organizational communication has always impacted organizational effectiveness and performance and concluded that for the level of communication in an organization to be satisfactory, the evaluation and performance of employees must be evaluated or appreciated and not ignored by managers.

This study investigated among others, the awareness level of the public about the TSA innovation; level of diffusion (the spreading and adoption of the TSA idea by the general public within the social system), and their key sources of information on the initiative - as previous studies have not addressed this. Consequently, the research questions include: What is the level of public awareness of the TSA? To what extent did the general public adopt/accept the innovation, and through what media of information did they gain knowledge of the TSA?

Concept Clarification

Innovation

According to Viatomi, Muse and Suluka (2018), innovation involves doing new

things or doing existing things differently or in a new way; innovation is the hallmark of entrepreneurs who make use of their imaginative minds to do new things and exploit opportunities. Abubakar, Ibrahim and Yazeed (2018), state that innovation plays a part in moderating the entrepreneurship education and entrepreneurship relationship. A person of innovation is seen as a practical dreamer who does his homework well; he does not dwell on the status quo but rather continues to search for change with the hope to make success of his endeavour. Although innovation may be seen by many as being peculiar to the entrepreneur, however, in this paper, it is also applicable to government's ability to apply new and creative methods in solving existing problems and achieving substantial results. As in the case of an entrepreneur that is a risk taker, the government that applies innovative approaches to problem solving is definitely a bold and creative one.

Diffusion

Everett Rogers, in HIS 1962 book, *Diffusion of Innovations*, defines diffusion of innovation as a process in a social system (such as the Nigerian society), where an innovative idea or concept (such as the TSA introduction), is spread by members of the social group through certain channels (such as the mass media). In pure sciences, diffusion is a physical process that refers to the net movement of molecules from a region of high concentration to one of lower concentration. The material that diffuses could be a solid, liquid or gas. Similarly, the medium in

which diffusion occurs could also be in one of the three physical states. In the context of this paper, diffusion is used to describe the process in which the knowledge/awareness of the introduction of TSA innovation was spread among members of the Nigerian society, (from the area of knowledge (i.e. government) to the area of least knowledge – the people).

Literature Review

Public perception of TSA

Solanke (2018) examined the opinion and perception of treasury single account implementation and its implication for revenue generation and utilization in Nigeria, by analysing 200 purposively selected respondents among federal, state and local government as well as private sector employees. The study found a high level positive attitude among the respondents about the initiative while it concluded that there was need to improve public awareness of the benefits of TSA implementation in Nigeria in order to optimize revenue generation in the country. Similarly, in their work, 'An empirical study of social networking behaviour using diffusion of innovation theory, Odundo, (2003) cited in Odiegwu-Enwerem (2014), found that compatibility, complexity, trialability, and relative advantage were all significant factors influencing the use of social networking. The growth in social networking use by students was said to have been fuelled by a social circle incentive. Those in the group have more social interaction and pressure exists to belong to this communication circle. MCwhorter (2012) studied early

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adopters of innovation and identified both organizational and environmental factors as statistically significant. In the study, organizational influences were found to be stronger than environmental influences in determining the rate of adoption of innovation in hospitals.

Mboto, Offiong and Ibor (2017), also investigated public perception of the Treasury Single Account in Nigeria and found a significant acceptance of the TSA policy itself but a non-significant positive perception of its operation. They argued that TSA, as operated presently, had negatively affected the socio-economic life of the people and the operation of Government Ministries, Departments and Agencies (MDA) as a result of delays experienced in releases due to bureaucratic bottle-necks. Some scholars agree with government's confidence in the TSA as a tool to reduce waste. According to Isa (2016), in Solanke (2018), the government would borrow less hence the debt servicing cost would reduce drastically to half the current level, adding that much of money previously unaccounted for would now be recovered.

Oguntodu, Alalade, Adekunle and Adegbite (2016) also saw the establishment of TSA as a key element of an efficient and effective public financial management system as well as an important tool for reducing government's borrowing costs. Similarly, Scott Bales (2016) conceptualized an early adopter as "a person who embraces new technology or innovation before most people do, contending that early adopters tend to buy or try out new hardware items and

programs, and new versions of existing programs, sooner than most of their peers. Scott Bale's framework will be useful in determining the awareness and diffusion of the public of the TSA as introduced by the government. Further on these positive reviews, some people were of the view that prior to the full introduction/implementation of the TSA in September 2015, commercial banks in Nigeria were said to be regularly liquid. This means that Ministries, Departments and Agencies (MDAs) kept their funds (which were meant for their daily operations) in those banks as working capital. However, it was discovered that all the funds were not in one single account but found to be in 17, 000 different accounts scattered across Nigeria and overseas (www.thecable.ng). With such dispersal of funds, government found it difficult to keep track of and protect the funds from being abused.

Effect of TSA

Notwithstanding the positive reviews about TSA as seen in some previous studies, some have highlighted some of the adverse effects of the initiative in the country. According to Austine (2015), with TSA, universities found it difficult to discharge their duties of teaching, research and community service. Similarly, Charles (2016) and Obi (2016) assert that TSA implementation has adversely affected endowments, scholarships and management of research grants. Yusuf, Abdullahi, Emmanuel and Emmanuel (2015) also pointed out some of the failings of TSA to include the fact that deposit money banks stand to lose from

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the implementation of TSA AS public sector funds account for a large chunk of commercial banks' deposit. The common thread among the reviewed literature on the TSA is that authors dwelt mainly on the negative and positive effect of the instrument but not on the awareness, views and adoption by the general public, nor their sources of information on the initiative, hence this study.

Theoretical Framework

The paper is anchored on the framework of the public sphere and the Diffusion of Innovation theories. The public sphere is understood in relation to the mass media's role in the society as espoused in Habermas' 1962 work, "The Structural Transformation of the Public Space." The notion of this theory is that it would help to inform scholarship on problems of the relationship of state and civil society, the origins and prospects for democracy and the impact of the media, Calhoun, (1992: vii). Habermas made the point that an informed, knowledgeable public should dictate democratic politics in the public arena, against the secrecy that characterize autocratic regimes. Consequently, he suggests that the private political opinions of individuals and other pressure groups should become the public opinion (formed in the public sphere) of the people as a whole which then could be construed as advice to existing political authority.

The relevant theory in this discourse is the Diffusion of Innovation theory. Diffusion of innovations is a theory profound by Everett Rogers (1962). It seeks to explain how, why, and at what

rate new ideas and technology spread. Diffusion is the process by which an innovation is communicated over time among the participants in a social system. For Rogers (2003), adoption is a decision of "full use of an innovation as the best course of action available" and rejection is a decision "not to adopt an innovation". Rogers further says that diffusion is "the process in which an innovation is communicated thorough certain channels over time among the members of a social system." This theory was first discussed in 1903 by Gabriel Tarde (Toews, 2003), who plotted the original S-shaped diffusion curve. This was followed by Ryan and Gross (1943) who introduced the adopter categories that were later used in the theory presently popularized by Everett Rogers in his 1962 book, *Diffusion of Innovations*. Rogers listed categories of adopters to include innovators, early adopters, early majority, late majority, and laggards (Rogers, 1962, p. 150).

This paper assessed the significance of this theory to the attitudes of the relevant stakeholders to the innovative techniques in financial administration in Nigeria by considering the various levels or components of diffusion of innovation as enumerated above. Early adopters are extremely critical to innovation. Innovators are found to be in the smallest percentage, (12.5%); the early majority and late majority occupy the largest share of the spectrum with (34%) each; while laggards (16%) and early adopters (13.5%) follow in that order. This identified order is significant for both manufacturers to focus their

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research efforts, and for Management, such as Nigerian government through the CBN not to be discouraged that the

relevant persons are not adopting new innovations as much as desired within a short time.

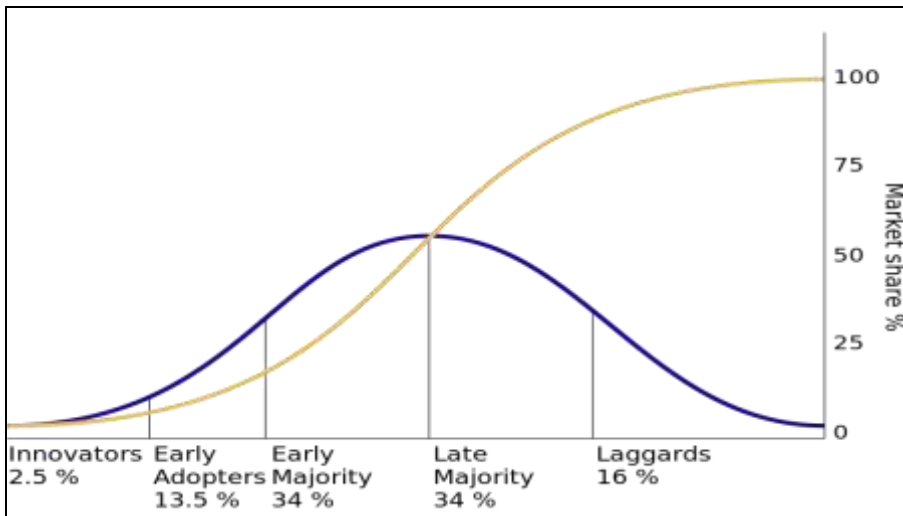


Fig. 1.1

A typical graph showing innovation adoption framework, adapted from Scott Bales, (2014). The graph above shows five categories of the adopters: innovators, early adopters, early majority, late majority, and laggards.

Method of Study

The study adopted survey to gather data from a convenient sample randomly selected from among staff and postgraduate students of University of Lagos, Akoka, Nigeria. Structured questionnaire as a survey instrument was developed and used to obtain responses from the respondents; the unit of analysis was each of the respondent postgraduate students and staff members to whom the questionnaire was administered. Altogether 115 out of the 120 copies of questionnaire were correctly filled and returned for analysis.

The questions were guided by the principles of the technology innovation theory which highlights the various levels of adoption of innovations within a social system and the implication of communication in the innovation framework. The key items on the research questionnaire which the research addressed include: to find out the period of awareness of the TSA innovation in banking transaction among Nigerians; secondly to find out their source of information on the innovation; thirdly, the respondents’ main source of information on the new idea.

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Data Presentation and Analysis

Table 1: Time when people became aware of TSA

| S/N | Time Period | Responses % |
|-----|----------------------------------|----------------------|
| 1 | First Month of the introduction | 5. |
| 2 | Second Month of the introduction | 27 |
| 3 | Third Month | 68 |
| 4 | Total | 100 n=115 |

The majority of the respondents (68 per cent) said that they became aware of TSA idea in the third month of its introduction. Only 27 per cent said they were aware in the second month while 5 per cent knew about it in the first month of the introduction. This implies that many of the respondents did not get to know about the innovation within the first month of its introduction, a situation that could have affected its early acceptance and adoption. This is, however, consistent with the diffusion of innovation theory.

The majority of the respondents indicated that they were positively disposed to the idea; they discussed it among work colleagues and got positive feedback which also encouraged them to accept the new idea as useful instrument of governance. This trend is consistent with the tenets of the diffusion and innovation theory. In this regard, awareness of the new technology, as well as influence of opinion leaders, including peers, are considered to be key factors in its acceptance and in some cases, adoption.

Table 3: Level of acceptance/adoption by citizens

| S/N | Attitude of respondents | Responses % |
|-----|----------------------------------|----------------------|
| 1 | Positively disposed and adopted | 52.17 |
| 2 | Negatively disposed, not adopted | 35.65 |
| 3 | Neutral about the innovation | 12.17 |
| | Total | 100 n=115 |

The above table 3 shows that within the period under focus, 52.17 per cent of the respondents indicated that they welcomed the new idea; 35.65 per cent were negatively disposed while about

12.17 per cent remained neutral. This implies that the innovation received positive review from people an indication that government’s claim about TSA was accepted by the people.

Table 4: Key sources of information to the public

| S/N | Source of information | Responses % |
|-----|-----------------------|----------------------|
| 1 | Newspaper | 21.73 |
| 2. | Radio | 24.34 |
| 3 | Television | 30.43 |
| 4 | Magazine | 4.34 |
| 5 | Internet | 10.43 |
| 6 | Other | 8.73 |
| | Total | 100 n=115 |

Table 4 above shows responses to the question about respondents’ source of information about TSA. Out of six options/categories, (30.43 %) indicated television as their major source; 24.34% said radio while another 10.43% said they got their information from the Internet concerning the introduction of the innovative products, while newspaper recorded 21.73%. There is a growing dependence on television and the Internet by the people as major source of information which must inform future communication plans.

Discussion of findings

This paper set out to investigate the awareness of the public about TSA innovation; level of adoption/acceptance by the general public and their key source of information on the initiative. The finding showed that the majority of the respondents were aware of the introduction of the TSA and BVN in the third month as indicated in table 1 where 68% confirmed that position; 27% got to know in the second month while 5% was aware in the first month.

This can be assumed to mean that the process of awareness creation occurs progressively and builds up in the third month of a new innovation. This however, depends to an extent, on the level of publicity deployed to drive the initiative. Given the level of discussions and commentaries that greeted the two initiatives, it is most likely that the government deployed a reasonable amount of publicity to support the innovation. Worthy ideas should not just be introduced, but need to be supported by reasonable amount of publicity.

The paper also examined respondents’ level of adoption of the instruments and found from table 3 that 52.17% were positively disposed to it; 35.65 were negative while 12.17 % were indifferent. There is a causal relationship between positive attitude to an innovation and its adoption. It is therefore to be expected that the full adoption of the innovation was a function of the citizens’ positive disposition towards it, indicating that they were receptive to the idea. This

finding reminds us of the need to create a positive aura around any prospective idea before it may be introduced to the people if we hope to achieve high degree of acceptance. Unfortunately, the common practice, especially among governments is to push ideas unto people's faces without the preliminary effort to curry people's understanding and buy in. This is part of the reasons some government policies and programmes tend to fail.

Table 4 helps to answer the research question 4 which is concerned with the respondents' key sources of information. Television ranked highest with 30.43%; followed by radio with 24.34% and newspaper 21.73 per cent. Internet trailed behind with 1.43% as the sources of media information on the initiatives while other sources accounted for 8.69%. It is not surprising that television is the most used medium of information given its audio and video impact. However, the contribution of Internet (1.43%) appears not to be in line with the growing popularity of the medium. The study shows that the introduction of the TSA and BVN in the Nigerian banking system was understandably an innovative, technology-driven initiative for the government as it achieved a number of set goals, considered to be gains by the administration and other knowledgeable personalities within the economy. As a new innovation, there were doubts about its usefulness and effectiveness; however, these doubts soon gave way to fear of loss of business and deposits especially by the commercial banks who had for long benefited from the

previously unregulated process. It is unarguable that the various discussions, commentaries and media portrayals must have enhanced people's understanding, acceptance and participation in the government initiative, hence justifying the need for adequate promotion and publicity for good ideas to flourish.

The source of information to the people is of paramount importance for present and future planning. In this study, it has been discovered that television is the people's first choice in accessing information. The power of television is in its combination of audio and visual to create impact. The limitation of power outages and poverty among majority of Nigerians was expected to affect access to television; but as the study shows, this was not so. The next important medium, according to the study, was radio, which typically is light weight and flexible to be used anywhere. This finding should inform publicity and PR planners on media consumption patterns of Nigerians. The result on Internet as an information source is not quite encouraging; it requires further enquiry as it runs contrary to expectations and may suggest low digital literacy among Nigerians.

Conclusion and Recommendation

Based on the findings of this work, it is hereby concluded that the introduction of the governance instruments was gradually but steadily learnt of by citizens within the first three months. This awareness probably determined people's attitude to the idea based on what they perceive of the initiative. There was also a general acceptance of

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the idea by citizens which also fits in with Roger's concept. The paper also concluded that the media were instrumental to awareness and acceptance of the idea as shown by the significant roles television radio and Internet played in disseminating the information.

Based on the findings and conclusion, the paper recommends that:

1. Introduction of new ideas into governance, particularly technologically driven initiatives, need to be adequately publicised through the media to enable a good majority of the citizens to understand and buy into it.

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2. Following the above recommendation, it is hereby recommended that citizens' acceptance and adoption should be made paramount even as the innovations are driven through the social system. Failure to do this may affect the success of the initiatives.
3. Finally, important programmes of government need to be adequately publicised through the media including television, radio, newspaper and the Internet. Despite the seeming popularity of the social media, it appears that the majority of the people still rely on the traditional media for sourcing important national news.

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