

ABSTRACT

Educational sector is an important sector which plays a significant role in the development of human capital and ultimately in the economic development of the country. Three public universities SINDH, MUET and LUMHS are working in the proximity of Jamshoro more than 50 years. Where university administrations are highly committed to provide the quality education simultaneously they are responsible to hardly consider the services that they provide to students, like the fee-paying system in university. The developing countries are adopting modern technological tools, to solve the several issues of traditional system. The primary objective of this research work is, to utilize the maximum benefit of technology and solve the issues of students towards traditional fee-paying system by adopting the mobile banking system in university. In this research work, identifying the issues related with exist fee-paying system and analyzing students satisfaction level towards traditional system in their respective universities. After the identification of issues and satisfaction level of students, exploring the factors that creating barriers in adoption of advanced technological tool i.e. (mobile banking or m-banking system) for paying the university fee. The research methodology is qualitative approach and data collecting tool is closed ended questionnaire. The sample size of students is 300 where 100 students from each university and limited sample size 21 taking 07 administrative authorities from each university of Jamshoro. In order to analyze satisfaction level, so run the cross tab and Chi square, for identification of issues in fee payment measuring frequencies and correlate issues with students' satisfaction so applying partial correlation. In order to analyze the administrative authorities' perceptions towards ICT to innovate traditional system, applying bivariant correlation. Finally measuring the frequency for barriers in adoption m-payment system by using the statistical package of social sciences (SPSS).