

E-Government Services towards A Cashless Society: Advantages and Challenges for Countries Economy

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ABSTRACT

We are in the journey of cashless society and the world moves so fast to the digital system where it is vital and a must to support the economic growth by using cashless system. Based on the e-government services, we described the main factors that delay society moving cashless and we further discussed the advantages of cashless society where cashless increase economy growth and the use of e-card or card payment has shown its smartest hygienic manner to prevent virus wide spreading and other infectious diseases which can be caused by exchanging banknotes and coins in hands amongst many people. We conclude that even cashless system is important to help country's economy especially for target country's vision 2050, there are still numerous barriers and challenges to deal with and they must be resolved step by step by policy makers in partnership with Government because the whole country cannot go full cashless in one single period of time and due to that cash still has an impact to the society.

Keywords: - e-government services, Mobile Money Transfer, Card payment, cashless society advantages, Automatic Teller Machine (ATM), Visa Cards, e-payment laws, POS, QR Code

I. INTRODUCTION

In digital world where Information Technology (IT) evolves enormously and it started to have an impact to our daily life especially when mobile phones started to be used almost for two decades past in Africa and with development of internet where many services are available on the web portal and Information Technology (IT) is became an opportunity for innovation to the cashless transactions products (MINECOFIN, 2013; Olusola et al., 2013). The payments can be done through many ways and can be made at un manned vending machines and it can be done through manned point of sale (POS) and there is a significant expansion of Automatic Teller Machine (ATM), MasterCard, Visa and POS in Rwanda (Olusola et al.,2013; Rwanda NPS,2018).

Most WiFi POS Machines are available and most used in Restaurant, shops, Supermarkets and the petrol station and in shops. Even though cash is still used by many as the payment instrument and there is a significantly improvement and showed that e-payment system grew fast to reach up to 22.6% of the country's Gross Domestic Product (GDP) only from 3% in 2011 (Rwanda NPS,2018).

Even though online banking and e-card or e-banking used by many and there is an alternative way that the use of e-government is in good position for helping citizens in another way and more government services are accessed through web portal and peoples may use mobile phone to access the services they could need and pay them in their place and this is saving the time and cost effective (Vishal and Parul,2017;Bizimana et al.,2018).

Rwanda adopted and set the guidelines in the use of ICT to promote the country's goals of 2020 with the aim of promoting electronic government or e-government and further reaching to new country's goals of the vision 2050 for sustainable middle-income economy for citizens by 2020 (Bizimana et al.,2018; Bakunzibake,2019).

Many countries around the world are making a positive move for the purpose of using the cashless system where the society would frequently use the card for payments and this is already used the most western societies such as United State of America, Canada, Great Britain and France are quickly moving to digital payments involving smartphones linked to a bank account (Anupam, 2016). **Fig 1** is an example of WiFi POS Machine (Indiamart, 2020).



Fig 1: WiFi POS Machine

In the digital world where even bank notes also evolved and the e-government services developed towards cashless society for sustainable high-income economy of the country where e-payment is evolved to facilitate country's vision (Sabrina, 2020). The use of e-card for payment also evolved and the importance would go to both the sellers and the consumers and like to use the cashless system between the sellers and consumers (Rwanda NPS, 2018). To promote the country's cashless, Rwanda's Private Sector Federation (PSF) publicized the use of Tap& Go cards which are to be used for public transport so that the access the venue for 2018 Edition of Rwanda International Trade Fair and for instance AC Group intervened to this opportunity and started to print cards. The passenger has to tap the card on the machine which subtracts an amount of money equivalent to the trip (Igihe, 2018). Certainly, migrating from cash to cashless economy would necessitate working together with a great effort based on the developing the infrastructure and awareness for vital network in cashless economy solution (Mukhopadhyay, 2016). The public services by using Unstructured Supplementary Service Data (USSD) is a technique of making payments without the use of internet and USSD Code is *909# in Rwanda for public services available in IREMBO (Richa et al., 2019; The New Times, 2020; RwandaOnline, 2018, Bizimana et al., 2018). This paper focused on how Rwandans are engaged to migrate from cash payment to cashless society and described the advantages of cashless society and main factors that delay populations migrating to cashless transactions.

II. LITERATURE REVIEW

2.0. The Beginning of Cashless system in Rwanda

Many countries like Nigeria and India have started the cashless system for a decade past and nowadays there is a big positive improvement on the use of cashless mode and the benefits of using cashless mode are many and they are based on reducing corruption and the risk of carrying money that could let thieves to cause dangerous action to the consumers and sellers (Olusola et al., 2013; Mukhopadhyay, 2016). Besides digital transaction when it is used properly resulted in numerous advantages to the populations like cashless

payments discourage robbery and saving the time and it further removes the inducement for robbers to commit cash related crimes and it promotes hygienic manner between vendors and sellers (Hock-Han and Hway, 2016). Card payments are used for many services from supermarkets, petrol station, Bar and Restaurants and consumers can use card to pay what they purchase (Henk and Lola, 2017).

By decreasing of paper money in most developing countries in the paying and buying, card payment like Visa card and accessing cash through Automatic Teller Machine (ATM) were introduced and because some government services can be accessible through mobile phone and many services were added to be accessible by citizens through their mobile phone without internet (Rwanda NPS, 2018; RwandaOnline, 2020). The Fig 2 shows an example of ATM Machine (Indiamart 2020; FeaturePics (2020).



Fig 2: ATM Machine

These services from government to citizens explore the steps to go for success vision and the government is targeting new vision of 2050 (RDB, 2017).

According to Rwanda NPS (2018) in 2008 the number countrywide of ATMs machines was 23 which showed that the penetration was one ATM machine per 400,000 populations and there were 120 POS devices and only 20 were active and this meant that the penetration was at one POS per 75,000 populations. The significantly improvement showed that over 400 ATMs are used in whole country and representing that there is at least 7ATMs per 100,000 and 1,885 POS devices which represents that there was 31 POS per 100,000 users which showed how e-payment has evolved for past two decades in Rwanda (Rwanda NPS, 2018).

Mainly, an e-government is a capability of transformation of government electronically to provide an efficient, convenient and transparent services delivery to the citizens and businesses and the cashless system is coming after an introductory and implementation of e-government services to Rwanda's citizens where they could access public services online and in cashless manner they should pay taxes and other numerous public services (Bizimana et al., 2018). The government goals for e-government seemed succeed and the new journey is for vision 2050 and this will let citizens enjoy

the services with cashless mode (The New Times, 2020; Olusola et al.,2013). The use of digital payment or cashless reduce the risk of transferring diseases from bank notes and coins and how they exchange those notes and coins in payment their duties (Olusola et al.,2013). In the world of e-payment manner where the individuals, banks and public still use credit card and they still use the checks in their payment and also debit cards even though they should pay in cash and what many governments want is to reduce all situations that could promote the cashless system method to be used in all in term stakeholders want to buy or pay anything (Vishal and Parul,2017; Olusola et al.,2013).The cashless payment has evolved with its extensions from banking and linking mobile account to the bank account where you can use the phone to receive and send money bank account and it is in purpose of ending the use of monetary system from hand to hands because it cost a lot government (Olusola et al., 2013; Mukhopadhyay,2016; The New Times,2020).

2.1. Rwanda National Payment System Strategy (RNPS) towards cashless economy

For a decade past, Rwanda National Payment System Strategy (RNPS) of 2008 to 2018 showed an improvement of electronic payment (e-payments) and there were an increased dramatically to constitute over 20% of the country’s GDP and undoubtedly the National Bank of Rwanda (BNR) and the Ministry of Finance and Economic Planning’s (MINECOFIN) promised and reassured that it is crucial to use e-payments in all possible ways in the objective of attaining the cashless society succeed for the period between 2018 and 2024. It is obvious that by promoting e-payments accelerate cashless economy and this could help to reach to country’s goal with the vision of a middle income by not later than 2020 and also to reach to high level income by the target vision 2050 where the sustainable high-income economy will be (Rwanda NPS,2018).

According to World Bank Estimate that Rwanda as a low-income country with Gross National Income (GNI) per capita of USD 720 in 2017 and in the EDPRS II, the country had experienced that it is a must to achieve a GNI per capita of USD 1,200 by 2020 and that for new target of 2050 to achieve and USD 12,000 and to become a middle-income country by 2020 and high income country by 2050 required that Rwanda focused on the new strategy of letting the country go cashless in all possible manner (Rwanda NPS,2018; MINECOFIN,2013).

2.2. Challenges in the current Payment System

According to Sivabalan (2017) the Switzerland based bank for international settlements, shown that there exists a combined sum of \$ 4.54 trillion worth of cash circulating in the countries of the euro zone and 17 other major economies at the end of 2015. This meant how cash has a great impact to society and how it is still dominant our economy (Sivabalan,2017; Rwanda NPS,2018). Previous research study showed that

most people do not only hold cash for their purchases but they also want to keep cash as a store of value and as form of goods and this shows that it is the one of the drawbacks delaying moving cashless (Vishal and Parul,2017). In many countries of Europe and Africa the use of Cash has considerable first mover advantages to other payment media and people still make cash as the first choice (Georgios,2017; Henk and Lola, 2017). The presence of gap in network infrastructure and lower consumer access to electronic transactions shown as the challenges for entire Rwanda society and the lower levels of financials literacy are the critical challenge for accelerating e-payment for society. Although it is crucial that by encouraging low cost solutions and new business models creating an opportunity that can accelerate payment adoption for citizens (Rwanda NPS,2018).

2.3. Cashless in paying government services

In cashless society when the implementation of e-government is in good position to facilitate e-payment and cashless system facilitate Business to Business and Business to Government. It is in this way Rwanda Online arose and it has designed a system to facilitate transactions between citizens accessing government services named IREMBO and the system can be reached with an internet or without internet by using in mobile Phone *909#. Cashless society provides an easier way where through mobile phone payment transaction should be done between person to person or even person to Government services (Rwanda NPS,2018). Nowadays, up to 80% of public services are available online and since Cashless Society allows payments to be made in many ways, services can be paid through mobile phones, over internet, smart cars, credit and debit cards (Olusola et.,2013; Rwanda NPS,2018).

2.4. Automatic Teller Machine, POS and Visa Cards

Automatic Teller Machine (ATM) needs electrical energy to perform and an issue is that these ATM are available in small scale in rural areas than in the cities. According to Rwanda NPS (2018) the numbers of ATMs and POS were increased a year to year from 2010 to 2016 and certainly there was an improvement that infrastructures and funding were increased from 2017 up today and it is obviously that the numbers of debit and credit cards, POS and ATMs were increased as shown in **Table1**:Evaluated card based payment (Source BNR)

Infrastructure	2010	2011	2012	2013	2014	2015	2016
No. of ATMs	84	167	292	333	364	380	400
No. of POS terminals	99	227	566	946	1,152	1,718	1,885
No. of POS terminals for bank agents	-	-	-	491	1,009	1,422	1,026
No. of debit cards	41,377	115,200	389,269	487,498	638,869	657,904	746,458
No. of credit cards	172	516	418	845	2,540	3,485	3,668

The system of payment progressed in many development countries including Rwanda and Rwandan payments system experienced a limited level of interoperability for retail payment transactions. Since the introductory of RSwitch as SMARTCash Card and those cards can be used on all ATMs and POS in Rwanda.

In general, there are three types of Visa card which are Visa Prepaid international cards, Visa International debit card and Visa credit cards and Visa card is mostly used in the world. These cards serve in many ways to facilitate good expenditure managements and they offer several benefits for users (AMCgroup,2019). POS with Credit card Machine is one of example used in Supermarkets.



Fig 3: Visa cards (Source: AMCgroup:2019)

There are more innovative technologies and the innovation is more than one from hardware to software or combination the two hardware and software and modern database would be used to facilitate many numbers of users and services whether it is card based, computer based or mobile based to facilitated payment all have legal and regulatory orders and schemes to follow (World Bank,2018). The Fig 4 shows an example of credit card machine (Bonsai 2020).



Fig 4: POS with Credit card Machine

2.5. Cashless in Public Transportation

In 2008, Visa started to Rwanda market and it has 41% of the market share (Rwanda NPS, 2018). Basically, MasterCard was introduced and it has also entered the market since 2015 in Rwanda and it importantly joined to facilitate in the online government service (RwandaNPS,2018).However, uneducated people have no intention for the cashless technology and this providing a huge immensity of citizens that would need to be aware of the use of cashless in all possible way. Besides that, Government targeted that with cashless retail transactions would be contributing to over 30% of GDP by 2024 (Rwanda NPS,2018).

For example, the use of electronic cards in public transportation where citizens need to purchase the cards called Tap and Go or contactless payments which is helping new technology in payment terminals (Igihe,2018).

The use of Tap & Go arose some challenges for passengers because the cost is fixed and for long trip cost and when passenger get in in the middle of the trip, there is no reduction rates like before introduction of using Tap & Go card and this can be annoying to some passengers who always use public transport buses in Kigali city and soon to expand to new routes out of Kigali.

The Tap &Go cards developed by the AC Group which is a start-up technology firm in Rwanda and launched in December 2015 and today there is an improvement that Tap &Go application is now available on IOS and Android.



Fig 5: Tap & Go Machine and its card (Source: Redbluejd.rw)

From the year 2016 up today, there is no paying in cash or in hand for public transport in Kigali City and this will expand to reach in all regions of the country for 2024.

Development of e-payments showed a substantial opportunity and decrease the costs while improve processing speeds with an enlarge all sort of payment and its related services (Rwanda NPS,2018).

According to Rwanda National Payment system the e-payment evolved and showed an improvement grew up form the years between 2012 to 2016 (Rwanda NPS, 2018).

2.6. E-Payment Laws and Regulations

The use of all cards in payment and other services even the cheques have the laws to follow for the regulation purposes (World Bank, 2018). The National Bank of Rwanda (BNR) established the laws and regulations that stakeholders mostly the banks to follow related to e-payment. The banks also set the laws and guidelines to the use of cards in different services including buying online and other payments (Rwanda NPS, 2018). The legal framework for e-payment has evolved and laws and policies were established. Oversight of payment systems and payment system law established on 2010 and since 2009 when law governing Negotiable instruments was set and many orders and regulations were established between 2009 and 2015 and this way in 2015 BNR set regulation governing payment system providers and also in 2013 regulation on cheque truncation which enables electronic cheque presentment and imaging (World Bank,2018; Rwanda NPS,2018).

2.7. The Payment with Quick Response Code

The Tap & Go Technology has ability to use Quick Response (QR) Code and this would facilitate new itineraries abroad of the Kigali City. The use of smart phone would be important while passengers scan with QR Code and they should pay by using Mobile Money Transfer or bank card or even Tap & Go agent would help to pay the trip and QR code would generate to assure that the payment was real and in this way this code will be scanned by the bus validator when passenger is boarding and mobile phone can be used so that code be scanned (Olusola et al., 2013; The New Times,2019). From the security matter in Technology world, a QR code used in many IT devices and it is in two dimensional barcodes with the ability to encode different types of information and sometimes it can be attacked by attackers while they use phishing technic for example (Katharina et al.,2014; Rwanda NPS, 2018). The QR Codes for payment increase remotely security and allows consumers via simple credit transfer and it is not required high infrastructure technology (Sabrina, 2020; Vishal and Parul,2017).

III. METHODOLOGY

The research data has collected mainly by using primary and secondary sources and the primary sources includes the questionnaire and secondary source includes the various journals, research paper, country's vision 2020-2050 documents and internet websites. The study conducted by using the sample size of 110 and 92 respondents were participated and some 60 questionnaires received through e-mail and 20 questionnaires in hands and the rest answered the questionnaires through phone calls. The responders selected

are educated and non-educated people including employees for monthly salary and no employees for monthly salary but those who could touch for money from different corners just to have different views about research and results were represented in clear format to make enormous number of readers to understand our research. This research study set and examined for solution based on the following questions:

- A.** What are the factors or challenges influences society to delay moving to cashless system?
- B.** What are the advantages or benefits available on the cashless society system adoption?
- C.** What is society know about moving from cash to cashless economy (Awareness, Trustiness and confidence)?
- D.** What society prefer between paying with cash and that of paying with a card?

IV. FINDINGS BASED ON OBJECTIVES OF THE RESEARCH PAPER

4.1. Factors and challenges influences delay Society moving cashless

Based on the findings as shown in Fig 6. The “Frequently Network failures and problems that arise during the use of e-payments” and rated by responders to 73%. This statement illustrates that when stakeholders experienced network failure during online payment and this could reduce stakeholder’s confidence in digital payment. Many Africa countries experienced internet speed and cut off problem which is a big issue in online payment. The 23% disagreed to the statement whereas 4% undecided to the statement. The “Populations still need touching cash with hands” is ranked at 71% and 18% disagreed to the statement whereas 11% undecided to the statement. The “widely used by educated people” statement is ranked by responders at 69% and 20% disagreed to the statement whereas 11% undecided to the statement.

The “Limited point of sale (POS) and ATM machine” statement is ranked at 65% and 23% disagreed whereas 12% undecided to the statement. The “Internet and online fraud” statement is ranked at 68% and 23% disagreed to the statement whereas 9% undecided to the statement. The “Fear of Snatchers (Thieves)” statement is ranked at 68% and 22% disagreed whereas 10% undecided to the statement.

The “literacy is required” statement is ranked by responders at 76% and 19% of the responders disagreed whereas 5% undecided to the statement. Challenges of moving cashless are so many and differ from country to country, city to city and from person to person because it is clear that educated people would face challenges differ from those who are not educated and so forth.

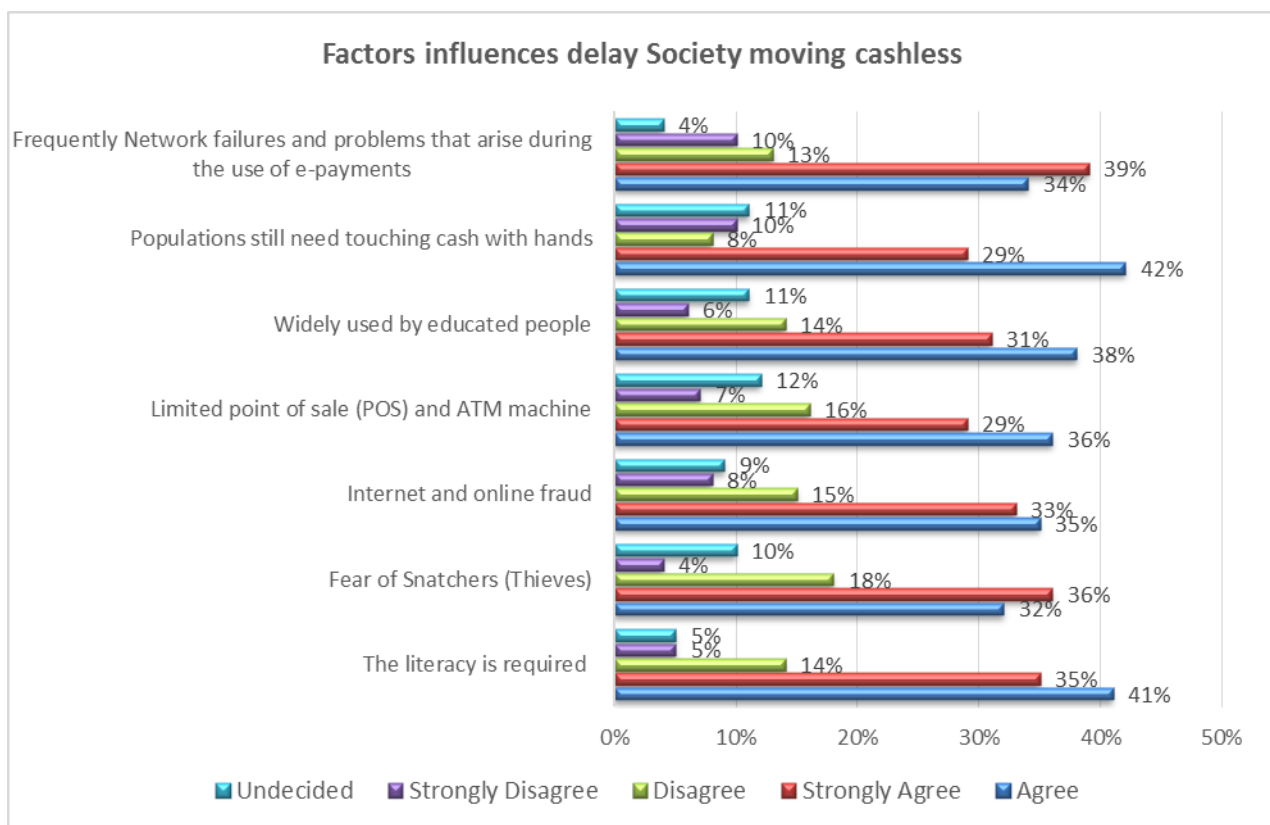


Fig 6: Factors influences the delay migrating to cashless system

4.2. Cashless Society advantages

In this research paper, five questions were set so that the responders ranked what they saw as advantageous for moving

cashless. The “It can accelerate the country’s economy growth” statement ranked by responders at 72% and 20% of the responders disagreed whereas 8% undecided to the statement.

The “It can help to reduce corruptions” statement ranked by responders at 55% and 32% disagreed whereas 13% undecided to the statement. The “It can remove the burden of carrying bank’s notes and coins” statement ranked by responders at 69% and 21% disagreed whereas 10% undecided.

The “It increases the hygienic and create smartest environment” statement ranked by responders at 74% and 15% disagreed whereas 11% undecided. The statement “It reduces the risk of being followed by thieves while carrying the cash” ranked by responders at 73% and 13% disagreed whereas 14% undecided to the statement. The benefits are not limited to those mentioned and numerous advantages of moving cashless increased day to day (Sabrina, 2020).

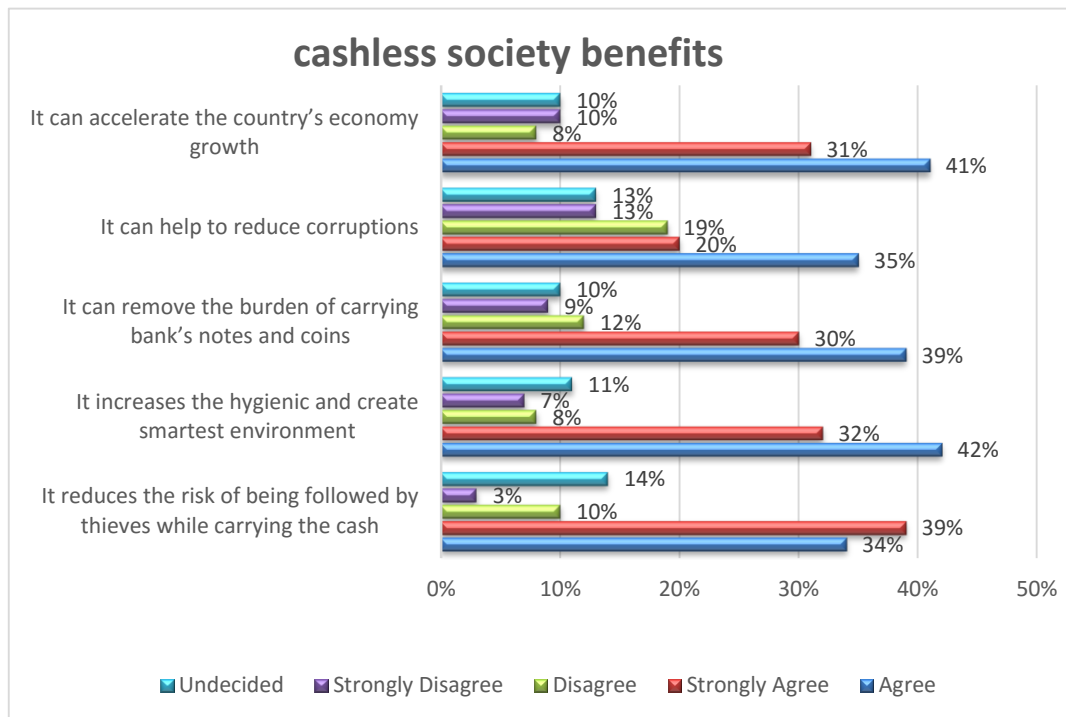


Fig 7: Moving Cashless society advantages

4.3. Awareness on Cashless Society

In this research, the questionnaire covered the three important statements related to the knowledge that they have about cashless society and the findings shown in Fig 8. The statement “Have you heard about moving cashless?” ranked by respondents at 51% and 35% disagreed whereas 14% undecided to the statement. The statement “Cashless to be introduced in whole country” ranked by respondents at 49% and 21% disagreed whereas 30% undecided to the statement. The statement “Capable to make transactions through mobile phone” ranked by respondents at 53% and 40% disagreed whereas 7% undecided to the statement.

Considering that the number of people who use card for payment still at lower level due to different circumstances and based on the findings it is early to introduce cashless system in whole country but again every little step starts from point A to point B which means the policy makers have no time to think later about introducing cashless system to the society, they should start today and putting requirements or needs in place and once infrastructures are well installed and the society knowledge and skills would developed step by step.

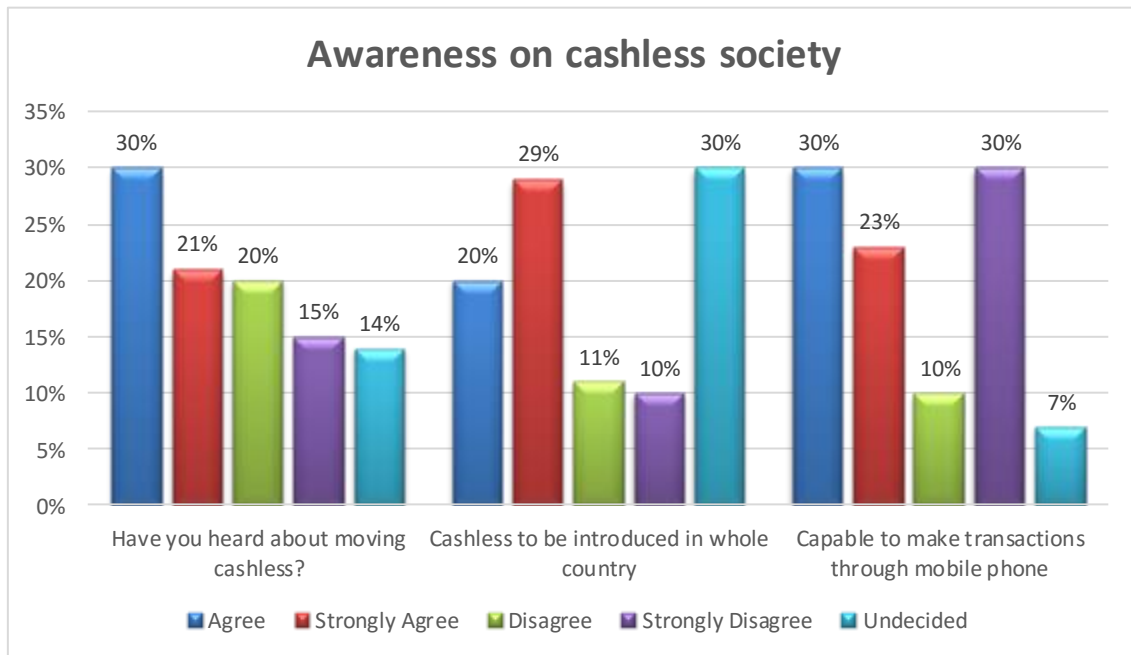


Fig 9: Cashless Society Awareness

4.4. E-Payment Trustiness and Confidence in society

Three important questions were set so that the respondents have to answer accordingly from their views and feelings while they are using e-payment system and findings are shown in Fig 10. The findings showed that still exist a big

number of people who lack confidence and trustiness on the use digital services and the lack of IT infrastructures still cause problem.

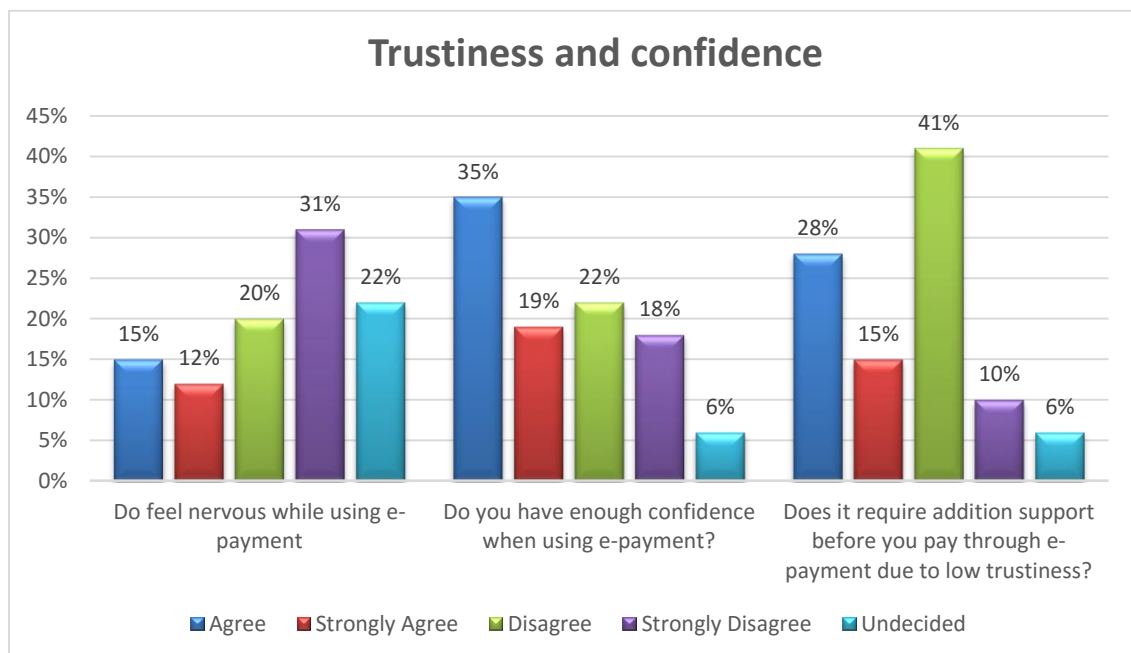


Fig 10: E-payment trustiness and confidence in society

The findings showed that the statement “Do feel nervous while using e-payment” ranked by respondents at 27% agreed to the statement and 51% disagreed whereas 22% undecided to the statement. The statement “Do you have enough confidence when using e-payment?” ranked by respondents at 54% and 40% disagreed whereas 6% undecided to the statement. This indicates that there is a big number among responders who know to make some transactions through mobile phone including paying taxes, buy electricity and pay public services through IREMBO like paying health insurance, birth certificate and many more certificates are available online

The statement “Does it require addition support before you pay through e-payment due to low trustiness?” ranked by respondents at 43% and 51% disagreed whereas 6% undecided to the statement. There is an issue on the e-payment and the findings showed that because of lacking literacy and this literacy can be the source of lacking confidence and

trustiness, and this has an impact to numerous no educated people (Rwanda NPS,2018).

4.5. Comparison advantages between paying in cash and card payment

In this study, we compared four advantages and let the responders ranked what is more advantageous to them and the findings are shown in Fig 11 and Fig 12.

Reasons to prefer cash for Payment

The four statements used to be ranked by responders shown in Fig 11 and the statement “cash is always accepted” ranked as advantage at 65% and statement “You have clear overview of your expenses” ranked as advantage at 62% and the statement “Nothing to check later at all after payment” ranked as advantage at 59%. The statement “It is fast, safe and easy to use” ranked as advantage at 58%.

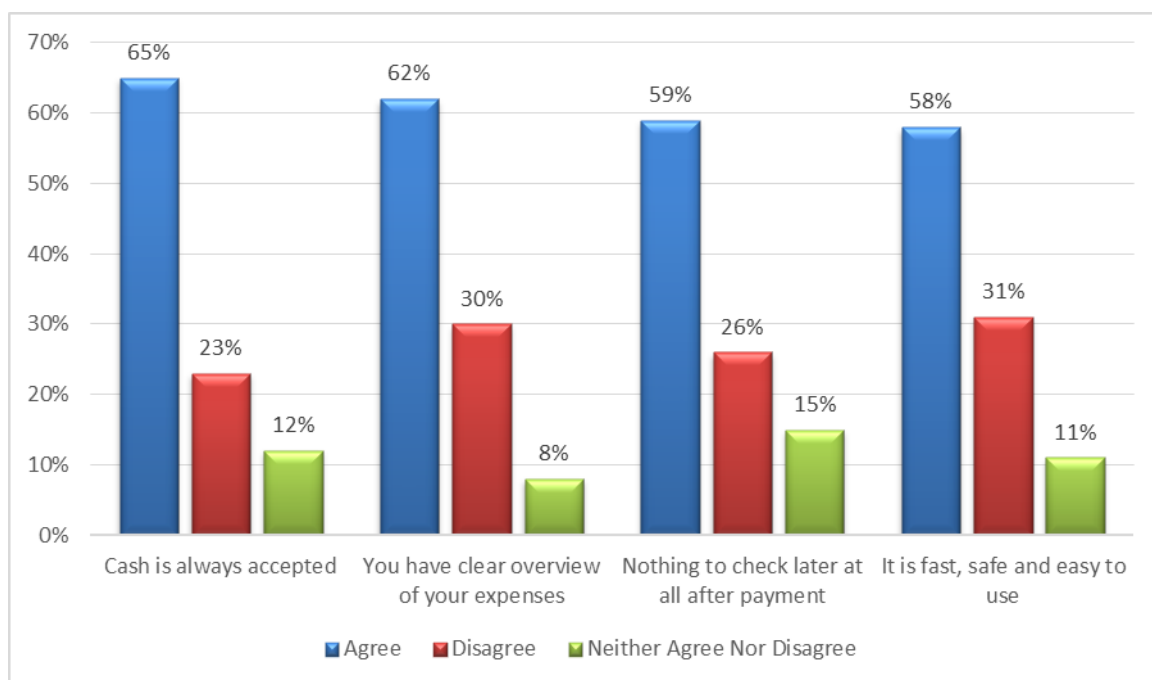


Fig 11: Reasons to prefer cash for Payment

It is clear that most people use both while purchase the goods pay in cash or by using the card. Besides that in most rural and, in some corners, there are still place where accepted to villages paying in cash in more preferable than any other

mode of payment because e-payment facilities not in good place.

✦ Reasons to prefer card for Payment

The reasons or advantages some respondents prefer card for payment are shown in Fig 12 and the same as previous, four advantages were set for responders and ranked according to what are most advantageous to them and shown in Fig 12.

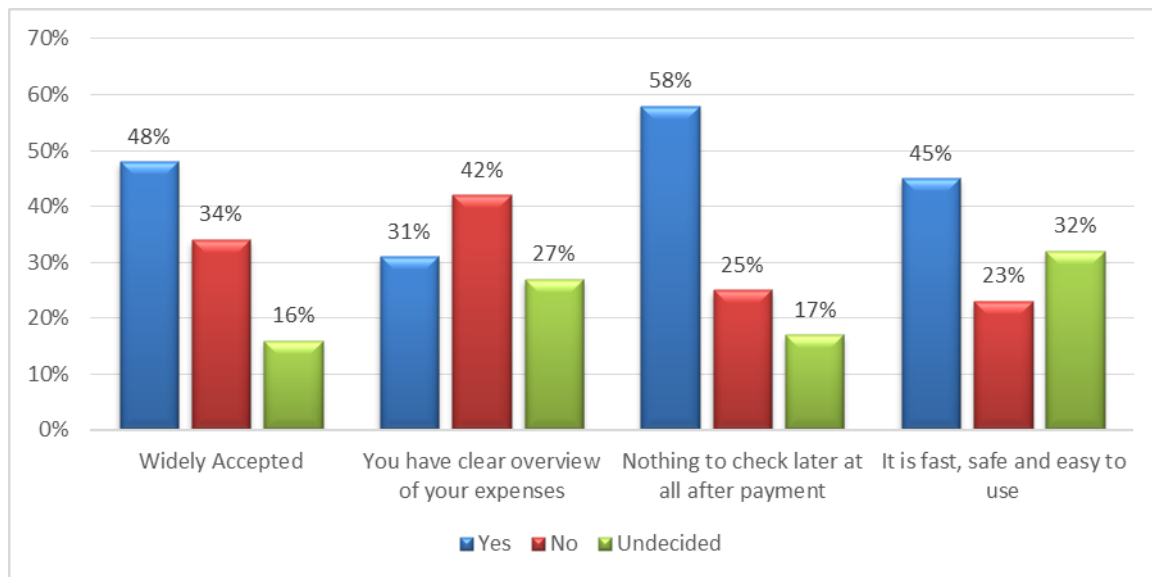


Fig 12: Reasons to prefer card for Payment

The card is widely accepted ranked as advantage at 48% and the statement “You have clear overview of your expenses” ranked at 31%. The statement “Nothing to check later at all after payment” ranked at 58% as advantage and the statement “It is fast, safe and easy to use” ranked as the advantage of paying with card at 45%. It is happened that the use of card for payment as well as the use cash for payment still use at the same time card payment or by cash when customers purchase the merchandises at petrol stations,

supermarkets (Henk and Lola, 2017). What then be happened in public markets? Most people use cash at high level especially in rural market where infrastructures still at lower level and this showed that cash still have a big place in society. However, an improvement made for a decade illustrated the possibility to expand the digital technologies far from capital city where community will start to enjoy the smartest cashless world.

V. CONCLUSION AND RECOMMENDATIONS

In this paper, we described the main factors that delay society moving cashless and further discussed to the advantages of cashless society. The findings showed that still exist a big number of people who lack confidence and trustiness on the use digital services and the lack of IT infrastructures still cause problem. The findings showed that population still have in mind to use cash and keep money at home like addition

support and it is because money dominant our economy for decades (Sivabalan,2017; Rwanda NPS,2018).

The findings showed that the main factors influence the society delay moving from cash to cashless is the network failures and problems that arise during the use of e-payments ranked to 73% and lack of literacy ranked at 76%. Our digital system is still meeting with IT Infrastructures problem in software, hardware and internet. Most respondents were educated people and they should have the monthly salary, most of them have knowledge about e-payment and for no

educated people most of them are not familiar with e-payment and they always prefer to pay in cash, rather than paying with card and they are not familiar with digital world. The study described the advantages of moving cashless and the findings showed that cashless system can accelerate the country's economy growth and ranked at 72%. Findings showed that moving cashless increases the hygienic and create smartest environment and ranked at 74%. Moving cashless is the smartest tool and hygienic manner to prevent virus wide spreading and other infectious diseases which caused by exchanging banknotes and coins in hands from many people (Hock-Han and Hway,2016). The society need still need to know more about cashless system and findings showed that only 51% know something about moving cashless system and only 49% thought that cashless system can be introduced in whole country and only 53% said that they are able to make transactions through mobile phone. Even though the number of people who have mobile phone increased and transactions made through mobile money transfer also increased, still exit few people who have not mobile phone and this delay moving total cashless. People still lack of trustiness and confidence on the use of e-payment due to different circumstances like 27% are nervous while using e-payment and 40% have no confidence while using e-payment system. The findings showed that 43% of responders require addition supports while using e-payment. This indicates that there is a big number among responders who need addition support while they make some transactions through mobile phone like paying taxes, buy electricity and pay public services through IREMBO like paying health insurance, birth certificate and many more certificates are available on the using *909# on the mobile phone. Therefore, even though there are still numerous barriers and challenges that could not allow cashless society to be introduced in a whole country right now but because Government has ability to resolve the presented issues, this will take a time and step by step to success and once it is successful, this will increase country economy growth in many sectors. Due to the country's goals for the target vision

2050 where the moving cashless is targeted to have a positive impact to the Rwandan's society, we recommend the policy makers to increase POS and ATM Machines far from cities so that the people live in rural areas may have access to ATM Machines and POS and Ministry of infrastructure to resolve IT infrastructure issues like slow internet, electricity issue and BNR and MINECOFIN have to collaborate with numerous banks especially Umwarimu Saving And Credit Cooperative Organization (SACCO) and Umurenge SACCO because they are new to digital world and the sensibilization will make people aware of how it is important from using cash to cashless which will increase the country's economy for the vision 2050.

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