EVALUATING THE ADOPTION OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM IN UGANDA

RESEARCH REPORT

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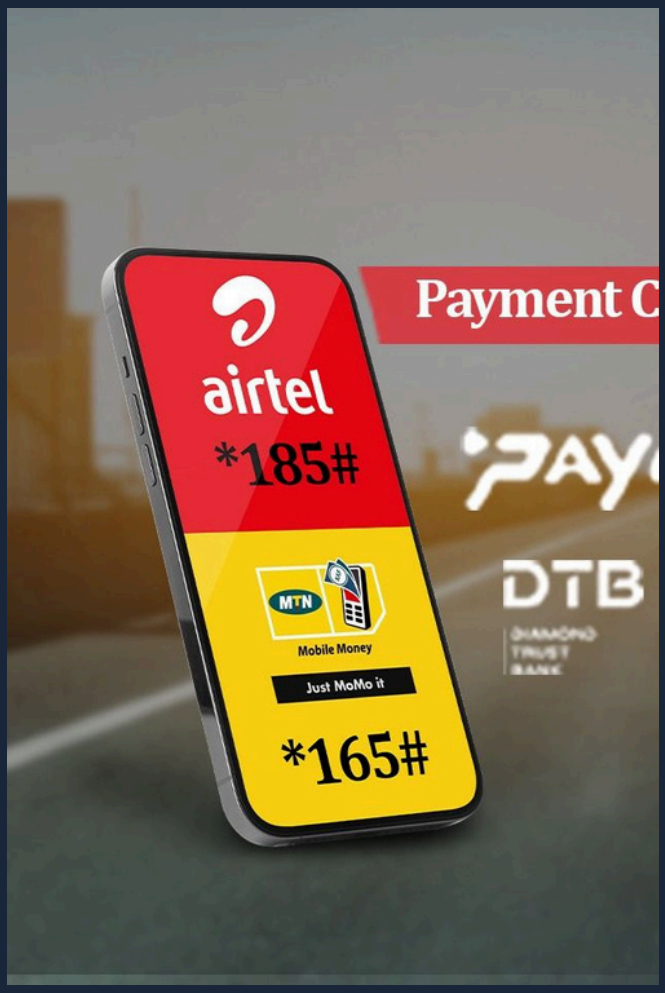
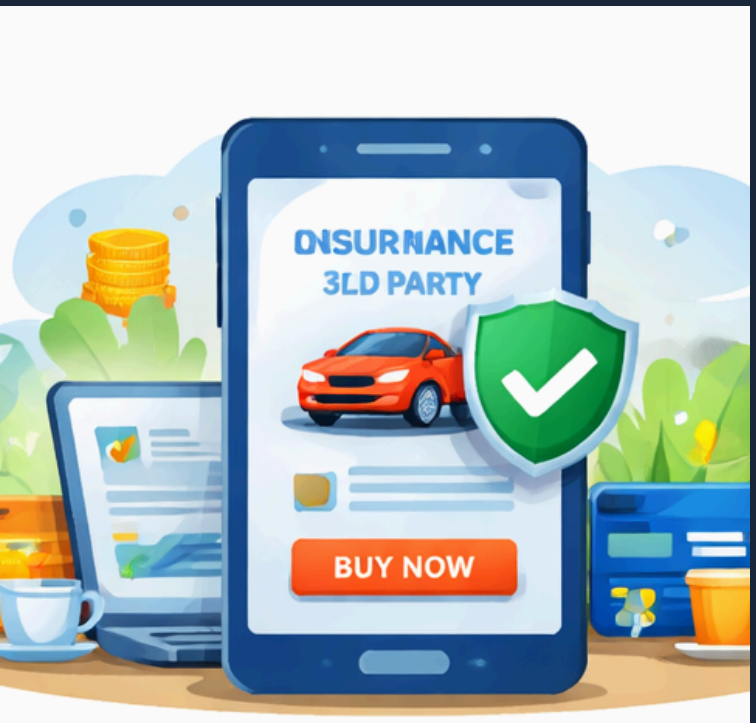




ABSTRACT

This study examined the factors influencing the adoption of the online motor third-party (MTP) insurance payment system using the Technology Acceptance Model (TAM) as the theoretical framework. A mixed methods research design was employed, combining quantitative and qualitative approaches. Quantitative data were collected from motorists through an online pre-tested semi-structured questionnaire, while qualitative insights were obtained from interviews with key informants such as selected customers, traffic officers and insurance agents. The study targeted a population of 1,000 motorists, primarily from Kampala, alongside 20 customers and agents. A sample of 276 respondents was used.

The findings revealed that although there is a considerable level of awareness about the existence of the online MTP insurance payment system, its actual usage remains relatively low. While most users perceive the system as easy to use, several still encounter technical and procedural challenges that limit its perceived usefulness and hinder full adoption.

Practically, the findings provide valuable insights for insurers seeking to enhance customer adoption and for policymakers, particularly the Insurance Regulatory Authority (IRA) of Uganda, to develop strategies and policies that promote broader use of digital platforms in the insurance sector.

Keywords: Online Motor Third Party Insurance Payment System, Awareness, Perceived Usefulness, Perceived Ease of Use

CHAPTER 1

INTRODUCTION

Insurance refers to “a contract under which the insurer in exchange for a premium agrees with the policy holder to make a payment or provide a benefit to the policy holder or another person on the occurrence of a specified uncertain event which, if it occurs, will be detrimental to the policyholder's or the recipient's interests (The Insurance Act, 2017). Insurance offers consumers some measure of safety in the event of an unexpected occurrence that results in financial loss, and offers members of the family the essential financial stability they require in the event of a loss of life or health of the insured and enables individuals and businesses to recover from unforeseen events without bearing the full financial burden (OECD, 2022) by transferring and pooling risks.

Motor third party (MTP) insurance is a social policy aimed at protecting other road users (third parties) by compensating them for damages against bodily harm in case of an accident (Kitunzi, Mirembe & Guma, 2016). It is a mandatory cover that offers financial protection against liabilities from accidents involving third parties by addressing damages to property, bodily injuries and fatalities caused to third parties by ensuring that the injured receive compensation through insurers rather than depending on the personal savings of the person at fault (Gönülal, 2010). Possession of the motor third party cover also offers peace of mind since the policy holder does not have to bear the burden of compensating the victims in case of an accident. Additionally, motor third party insurance is fairly affordable by the majority of motorists which ensures inclusion as is quite accessible enabling as many motorists to purchase cover. Driving without motor third party insurance can lead to legal fines or impounding the motor vehicle by the traffic officers (Gbenga, 2025).

In Uganda, motor third party insurance was introduced under the Motor Vehicle Insurance (Third Party Risks) Act in 1989 Cap 214. The Act provides for compulsory insurance against third party bodily risks in respect of the use of vehicles for both private and commercial purposes with the exception of government-owned vehicles (IRA, 2023).

The Daily Monitor Publication, one of Uganda's leading dailies quoted that a large number of motor vehicles remained uninsured and that motor third party insurance was still low among the populace (The Daily Monitor Publications, September 08, 2024). The IRA noted that close to 7 out of 10 insurable vehicles in Uganda were uninsured despite motor third party insurance being mandatory (IRA, 2020).

To this effect, awareness drives targeting motor vehicle and motorcycle owners, pedestrians and passengers were carried out by The Insurance Regulatory Authority (IRA) and The Uganda Insurers' Association (UIA) to raise awareness as well as improve the public perception of insurance as well as attract new customers (IRA, 2020) though with limited success. There were also efforts by Insurers to increasingly adopt digital tools to streamline processes and enhance accessibility of the insurance product.

Traditionally, the process of buying and renewing motor third party insurance has always been hectic involving physical documentation, manual verification, and in-person premium payment often times resulting in delays, fraud and inefficiencies (Kabugo et al., 2022). The centralization of the payments for the service helps to cut out such criminality and correct the image and reputation of the insurance industry. With the rapid global and regional digital transformation, Uganda started exploring ways to digitize public services, including insurance (Mukama & Turyakira, 2021).

In the recent years, technological advancements have transformed various sectors such as financial services with great potential to influence the uptake of insurance. This is because these technological tools facilitate digital payments which are generally considered more efficient and less vulnerable to fraud or theft than cash payments (Anthony, Sambuli & Sharma, 2024). Insurers are using digital platforms, mobile applications, blockchain, artificial intelligence (AI), and data analytics among others to enhance operational efficiency, improve customer experience, and expand market reach (Cosma & Rimo, 2024; Arora & Rahman, 2017). Technological advancements help to overcome geographical and infrastructural barriers thereby enabling rural communities to purchase insurance products without physically going to the branch offices. Digital tools like social media platforms can be used to raise awareness among the populace by creating engaging content and sharing informative articles on the need for insurance especially motor third party.

In 2021, The Insurance Regulatory Authority (IRA) in collaboration with Uganda Revenue Authority (URA) officially launched the online Motor Third-Party Insurance Payment (MTPI) system (Kasozi, 2022) in a bid to reduce fraud, increase compliance, and improve data management across insurance agencies (Balikuddembe & Katongole, 2023). With the online MTP insurance payment system, the customer can use channels like MTN and Airtel mobile money, banks like Centenary Bank and Diamond Trust Bank as well as Pay way to pay for motor third-party insurance. Once the payment is completed, the customer is issued with a Sticker Reference number that they present to the third-party agent and have their sticker printed. This payment system helps to simplify policy management and payment processing while enhancing accessibility for clients in remote locations who utilize digital platforms, such as mobile phones, to purchase and renew motor third party insurance policies (Mugisha et al., 2021). It also reduces on the cases of fraud as well as customers being cheated since the premiums are standardized by the Regulator. The adoption of such services is however influenced by both individual and institutional factors such as ease of use, cost, perceived utility, and regulatory backing (Businge et al., 2021). The aim of this study was to examine the influence of technology adoption in the uptake of motor third party insurance.

1.1 STATEMENT OF THE PROBLEM

Technology has revolutionized the insurance sector by providing data-driven and customer-oriented solutions, improved the marketing and distribution of insurance products, improved underwriting stages and risk management and led to innovations in the traditional insurance business models (Xu and Zweifel, 2020). The online MTP insurance payment system helps to simplify payment processing while enhancing accessibility for clients in remote locations who utilize digital platforms, such as mobile phones, to purchase and renew motor third party insurance policies (Mugisha et al., 2021) thereby reducing on the cases of fraud and customers being cheated since the premiums are standardized by the Regulator.

Despite the introduction of the online motor third party payment system in 2020 and the continuous efforts by the Insurance Regulatory Authority (IRA, 2023 Market Report) and the Uganda Insurers' Association (UIA, 2024) to raise awareness and improve the uptake of motor third party insurance services, Uganda's motor insurance uptake remains low. According to the Uganda Insurers' Association (UIA, 2024), of the UGX 1.6 Trillion in gross written premiums, MTP insurance contributed only 1% an indicator that a large number of vehicles remain uninsured despite motor third party insurance being mandatory (The Daily Monitor Publications, September 08, 2024). This could be attributed to various factors such as lack of awareness of the existence of this online payment platform, lack of trust in online systems, low digital literacy levels, and preference for dealing with agents among others. This low compliance towards motor third party insurance leaves many road users financially exposed in the event of accidents (Gbenga, 2025). It is against this backdrop that this study was conducted to evaluate the adoption of the online motor third party insurance payment system in Uganda.

1.2 PURPOSE OF THE STUDY

The purpose of the study was to evaluate the adoption of the online motor third party insurance payment system in Uganda.

1.3 OBJECTIVES OF THE STUDY

The study sought:

1. To assess the level of awareness and usage of the online motor third-party insurance payment system among motorists in Uganda.
2. To examine the factors influencing the adoption of the online motor third-party insurance payment system in Uganda.
3. To evaluate the challenges and barriers affecting the adoption and utilization of the online motor third-party insurance payment system.

1.4 RESEARCH QUESTIONS

1. iWhat is the level of awareness and usage of the online motor third party insurance payment system in Uganda?
2. What factors influence the adoption of the online motor third-party insurance payment system in Uganda?
3. What are the challenges affecting the adoption and utilization of the online motor third-party insurance payment system in Uganda?

1.5 SCOPE OF THE STUDY

- **Content Scope:** The study focused on the adoption of the online motor third party insurance payment system in Uganda by assessing the level of awareness and usage of the online motor third party insurance payment system, the factors affecting the adoption of the online motor third party insurance payment system, as well as the challenges associated with the adoption and usage of the online motor third party insurance payment system.

- **Geographical Scope:** The study targeted motorists in Uganda specifically from the five divisions of Kampala who either owned or drove private or commercial vehicles as well as motorcycles. These were identified from the researchers' close contacts who were personally requested to fill out the online questionnaire

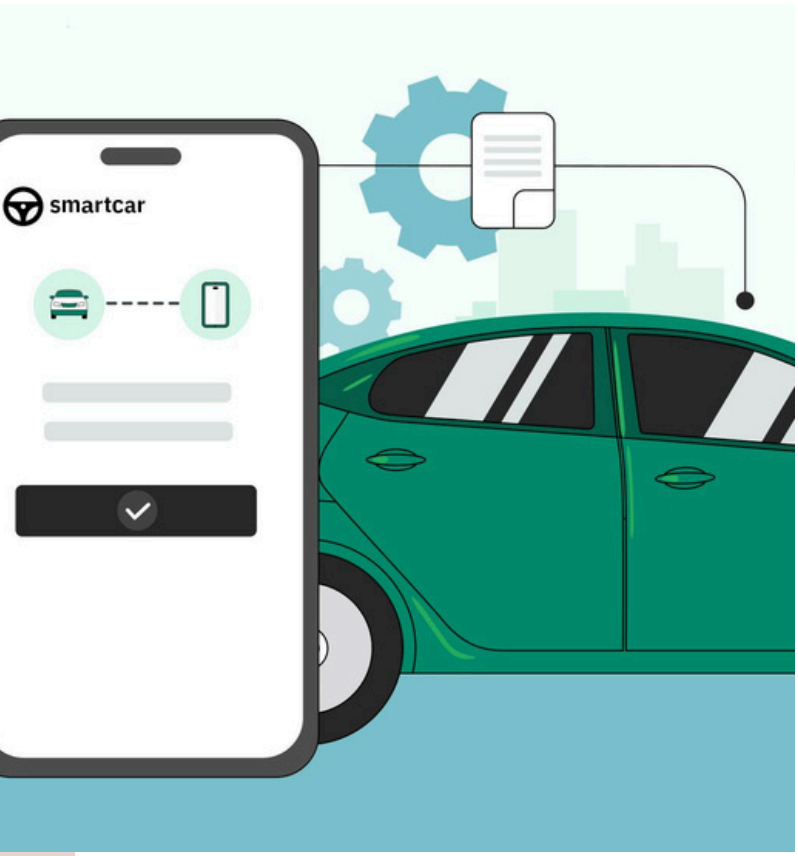
1.6 SIGNIFICANCE OF THE STUDY

In terms of policy, the study will provide policy makers such as the IRA with empirical evidence on the performance and public response to the online motor third party payment system thereby informing policy reforms and regulatory improvements. Insights into the adoption and effectiveness of the system can guide in the designing of policies that improve compliance with mandatory motor third-party insurance requirements, thereby helping increase the number of insured vehicles in Uganda. The study will also provide guidance to policy makers on resource allocation through identifying the barriers to adoption such as poor internet access or low digital literacy.

Practically, the study findings will provide practical insights into how effectively the online motor third party insurance payment system simplifies the process of purchasing and renewing motor third party insurance thereby helping insurance companies to identify ways of improving services to their clients. By highlighting the levels of awareness of the online MTP insurance payment system, the study will help to guide the targeted training and awareness campaigns to increase the adoption and effective use of the online payment system. Additionally, evaluating the payment system's performance will enable the developers to address the challenges leading to a more reliable user-friendly system and the study outcomes will serve as a practical reference for other insurance sectors exploring digital service delivery, highlighting the strengths and weaknesses of online systems.

CHAPTER 2

LITERATURE REVIEW



2.1 INTRODUCTION

This chapter examined the existing literature on technological innovations in insurance using the Technology Acceptance Model, with a particular emphasis on the level of awareness and usage of the online motor third party insurance payment system, the factors that influence the adoption of the online motor third party insurance payment system and the challenges that affect its adoption.

The insurance industry has been at the forefront of technological innovation and digital transformation with many insurance companies utilizing various digital tools to enhance service quality and market competitiveness (Wei, Talib & Sharif, 2025). Digital insurance (or the development, delivery, and management of insurance products and services based on digital technology) involves a variety of digital solutions such as online policy administration and mobile insurance platforms among others (Wei et al., 2025).

2.2 THEORETICAL FRAMEWORK

This study adopted the Technology Acceptance Model (TAM) proposed by Davis (1989) to examine the adoption of the online motor third party insurance payment system. The TAM postulates that users adopt technology based on its perceived usefulness (the extent to which a given technology will improve the user's performance or efficiency) and the perceived ease of use (the user perceives the technology to be easy to use) (Gharahkhani & Pourhashemi, 2020). Perceived usefulness and perceived ease of use affect the user's willingness to use as well as their actual usage of the technology (Lin et al., 2020) and influence behavioural intention (Elkaseh, Wong and Fung, 2016). A technology that is not easy to use may not be perceived as useful (Gie & Fenn, 2019). Studies on the adoption of technology-based systems such as insurance platforms found that both perceived usefulness and perceived ease of use influence the adoption of mobile platforms (Nsiah-Boateng, Musah, Akuamoah, Asenso-Boadi, Andoh-Adjei, & Boye, 2023). If users perceive the online motor third party payment platform as useful and easy to use, they will easily acquire or renew their motor third party insurance.

2.3 ADOPTION OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM

Technological advancements have transformed the insurance space through enhancing operational efficiency, improved customer experience and extensive market reach (Arora & Rahman, 2017). They reduce costs, improve efficiencies, and provide customers with personalized, more value-added, convenient, and easier-to-use services (Palmi´e et al., 2020). Mobile technologies and fintech solutions help to bridge accessibility gaps by enabling remote policy purchases, mobile premium payments as well as claims tracking (Makong & Wutoh, 2023). In so doing, they reduce transaction costs and turnaround time by streamlining processes such as policy issuance and customer verification among others (Osabutey & Jackson, 2024).

Technological innovations also provide traceability in the consumption of motor third party insurance by easing the process of tracking the payments done for this service thereby protecting the public, which in most cases may not even keep the records of payments once they get displaced or lose them (IRA, 2023; Nsour, AL-Rjoub, Tayeh & Kokash, 2023). Digital technologies also influence consumer behavior by reshaping the interactions between businesses and customers (Nguyen, 2023) creating seamless, customer centric experiences that lead to greater satisfaction, loyalty and retention (Surefyre, 2023). According to Lin, Shih, Wang, Chuang, Tsai and Huang (2020), the high degree of mobile phone dependence makes it more convenient for people to buy insurance. The fact that many people possess mobile phones allows them to purchase motor third party insurance easily and effortlessly thereby increasing coverage (Gharahkhani & Pourhashemi, 2020).

In Uganda, the adoption of online motor third-party insurance payment system represents a significant shift towards enhancing accessibility, efficiency, and compliance within the insurance sector. According to the IRA 2022 Market Report (IRA, 2023), the establishment of the online MTP payment system has reduced on the sale of fake motor third party insurance stickers by the agents, thereby helping to cub the forgery of MTP insurance policies by individuals and insurance agents. The online motor third party insurance payment system also helps to improve the claims process by availing system generated sticker reference numbers as proof of payment for motor third party insurance thereby enabling insurers to easily compensate claimants in the event of accidents.

The online motor third party insurance payment system enables motorists to purchase or renew motor third insurance policies remotely, reducing the need for physical visits to insurance offices (Osabutey & Jackson, 2024) thereby reducing on the time (Nsiah-Boateng et al., 2023; Satuluri & Radhika, 2021) and effort as well as travel costs (Nsiah-Boateng, et al., 2023) of physically visiting and queueing at the agent's offices to purchase motor third party insurance.

Automation of the payment process optimizes cost by boosting operation efficiency (Satuluri & Radhika, 2021) and reduces fraudulent activities associated with paper-based systems thereby minimizing administrative burdens and accelerating service delivery (Nsiah-Boateng et al., 2023). Also, the fact that premiums across all service providers are streamlined by the regulators reduces cases of customers being charged exorbitantly by the service providers (IRA, 2023).

2.4 AWARENESS AND USAGE OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM

Kitunzi et al. (2016) in their study on the influence of awareness on the usage of motor third party insurance in Kampala district showed that motorists' awareness of MTPI greatly influences its usage. Also, Gupta, Ghardallou, Pandey & Sahu (2022) in their study on AI adoption in the insurance industry found that awareness significantly impacts AI adoption. Related to the adoption of the online motor third party insurance payment system, it can be said that awareness of the existence and benefits of the system greatly influences its adoption.

2.5 FACTORS INFLUENCING THE ADOPTION OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM

Gharahkhani and Pourhashemi (2020) and Lin et al. (2020) postulate that the adoption of a given technology anchors on its perceived usefulness as well as its perceived ease of use. This is because perceived ease of use and perceived usefulness influence the user's willingness and actual usage of the technology. Gharahkhani and Pourhashemi (2020) further noted that perceived privacy risk was a key factor that affects the adoption of mobile technology in the insurance sector and as result, some customers may not trust the security of and efficiency of online insurance or the impersonal insurance contract (Nsour, et al., 2023).

Technology adoption may also be influenced by users' literacy levels. Consumers who are less familiar with digital technology, or who have limited literacy, can find these technologies difficult to navigate (Anthony et al., 2024) and some may opt to stick to other available options. Age of the customers may also influence the adoption of technology as some consumers especially the older ones may prefer to steer clear of the technological innovations in favour of the traditional methods of acquiring motor third party insurance (Nsour, et al., 2023).

2.6 CHALLENGES AFFECTING THE ADOPTION OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM IN UGANDA

Despite the benefits that may result from technology adoption, several challenges may hinder its actual adoption. Nguyen (2023) for example notes that not all customers are comfortable with digital interactions, making it essential for insurers to offer a range of alternative options. Lin et al. (2020) in their study on the factors influencing the purchase of travel insurance over mobile banking discovered that the consumers' willingness to accept the adoption of the online payment was limited. Likewise, Gharahkhani and Pourhashemi (2020) in their study on the adoption of mobile insurance, discovered that in addition to perceived usefulness and perceived ease of use, attitude towards the use of the technology as well as privacy policy, privacy risk and age affect the adoption of technology. According to Anthony et al. (2024), consumers who are less familiar with digital technology, or who have limited literacy, can find these technologies difficult to navigate.

Another challenge to the adoption of the online motor third party system could be the fact some consumers don't perceive the innovation as necessary and would prefer face-to-face interactions thereby opting to physically walk to the motor third party agent to purchase or renew their motor third party insurance. Technical issues such as system downtimes, network interferences, user interface complexities, and lack of technical support can frustrate users (IRA, 2023).

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

The study adopted a mixed methods research design where quantitative data was obtained from the population at a single point in time (Wang & Cheng, 2020) through an online semi structured questionnaire distributed to motorists through WhatsApp and email contacts and in-depth interviews conducted with a select number of motorists. The online questionnaire was chosen because it provides several advantages in terms of cost, speed, flexibility, functionality, and usability (Lumsden, 2007) while interviews enable the capturing of more information that may not be possible with the questionnaires.

3.2 STUDY AREA

The study was carried out throughout Uganda with majority of the respondents in Kampala because majority of the motorists are believed to be in Kampala. This was intended to ensure a good representation of all the motorists in the country.

3.3 STUDY POPULATION

The study population consisted of motorists (owners or drivers) of vehicles or motorcycles in Uganda but specifically in Kampala. Given the time constraints, a population of 1000 respondents was conveniently considered for the quantitative study (Israel, 2013; Leiner, 2014) while 20 customers and insurance agents were considered for the qualitative study. According to Creswell (2013), a range of five to twenty-five participants is suitable for qualitative studies until a point of saturation is reached.

3.4 SAMPLE SIZE DETERMINATION

A sample of 276 respondents from a population of 1000 motorists in Uganda was selected for the quantitative study based on Krejcie and Morgan's table of sample size determination. Qualitative data was gathered customers that could not be accessed through email or whatapp as well as a few motor-third party insurance agents were interviewed until saturation was reached at 15 customers.

3.5 SAMPLING DESIGN AND PROCEDURE

Gharahkhani and Pourhashemi (2020) and Lin et al. (2020) postulate that the adoption of a given technology anchors on its perceived usefulness as well as its perceived ease of use. This is because perceived ease of use and perceived usefulness influence the user's willingness and actual usage of the technology. Gharahkhani and Pourhashemi (2020) further noted that perceived privacy risk was a key factor that affects the adoption of mobile technology in the insurance sector and as result, some customers may not trust the security of and efficiency of online insurance or the impersonal insurance contract (Nsour, et al., 2023).

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3.5 SAMPLING DESIGN AND PROCEDURE

The study used convenient sampling (Li et al., 2020) where the quantitative data collection tool in electronic files version was distributed to motorists who either own or drive a private or commercial car or motorcycle in Kampala and beyond. These respondents comprised of the researchers' close contacts from their social and professional circles who were contacted by the researchers with a request to participate in the online study. This helped the researchers to gather ample information on the adoption of the online motor third party payment system. For qualitative data, the researchers requested three motor third party agents to recommend their loyal customers who often purchased motor third party insurance directly from these agents. This was aimed at gathering in-depth information as to why these did not use the online payment system.

3.6 DATA SOURCES AND DATA COLLECTION INSTRUMENTS

3.6.1 Primary Data

The study used primary data obtained through the online questionnaires distributed to motorists who have ever purchased motor third party insurance and through interviewing a few customers and motor third party insurance agents.

3.6.2 Online Questionnaire

A pre-tested semi structured online questionnaire was used for data collection. This was distributed through the email and whatsapp accounts of motorists in Kampala and beyond. The questions anchored on a five-point Likert scale adapted from measures that have been validated in previous studies.

3.6.3 Interview Guide

A semi structured interview guide with predetermined but open-ended questions was used to gather in-depth insights into the adoption of the online motor third party insurance payment system. Interviews lasted between 30 to 40 minutes depending on the responses given by the respondent.

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3.7 DATA COLLECTION PROCEDURE

A letter of introduction was obtained from the Insurance Training College introducing the researchers to the respondents. The letter was attached to the questionnaires used for the pilot study which enabled respondents be reassured that the study is genuine. Participation in the study was strictly voluntary, and informed consent was obtained from all participants prior to their involvement. This approach not only respected the autonomy of the respondents but also enhanced the ethical integrity of the research process.

After the successful pilot study, alterations were made on the data collection instrument where questions that appeared vague and repeated were removed and better ones included. This was then converted into an online questionnaire which was then distributed to motorists through their WhatsApp and email accounts. The researchers then sent out personal requests to made to potential respondents' inboxes requesting them to spare some few minutes and respond to the questionnaire.

3.8 DATA VALIDITY AND RELIABILITY

Ensuring the reliability and validity of the data collection tool was a fundamental priority for this research to ensure that the instrument captured the intended information. The integrity of the study's findings hinged on the quality of the data collected; therefore, rigorous measures were implemented to validate the research instrument.

To confirm the validity of the questionnaire, expert guidance was sought from the Research Technical Committee and a research specialist and an information technology specialist with extensive experience and knowledge in the insurance sector who reviewed the questionnaire for completeness. The questions underwent a thorough screening process, during which questions that did not meet established quality standards were excluded from the final version. The input from these experts was useful in refining the instrument, ensuring that it accurately captured the constructs of interest while remaining accessible to respondents.

Reliability was assessed through a pilot study which was conducted with a smaller subset of the target population outside Kampala (Mukono Town) prior to the main survey. The pilot study aimed at assessing and improving as well as confirming the validity of the ultimate interview questions (Yin, 2011). The specific objectives of the pilot study were to ensure the questions' clarity, structural soundness, and ability to prompt pertinent participant responses (Cox, 2004). The pilot study allowed for the identification of any ambiguities or inconsistencies in the data collection instrument which were subsequently addressed.

3.9 DATA PROCESSING, PRESENTATION AND ANALYSIS

The respondents' data was cleaned, coded, and edited before being analyzed. Descriptive statistical analysis was used to summarize the large data sets to gain meaningful information and provide insights into patterns, trends and distributions. Frequency and distribution tables were used to summarize the data. For qualitative data, interviews were transcribed verbatim, and transcripts were read multiple times to gain a thorough understanding of the participants' experiences. The data was coded and themes were identified.

3.10 ETHICAL CONSIDERATIONS

The ethical considerations included seeking and obtaining approval for the research proposal from the Insurance Training College. This was followed by obtaining an introductory letter from the College to introduce the researcher to the respondents. Permission was sought from the respondents especially for the pilot study and informed consent to participate in the study was obtained from the respondents. The sensitive information of the respondents was excluded to ensure confidentiality.
Furthermore, to protect the privacy of respondents, the questionnaire was designed in such a manner that did not require participants to disclose their identities. This confidentiality was crucial in encouraging honest and open responses, which were essential for the validity of the study findings.

3.11 LIMITATIONS OF THE STUDY

There were time constraints which hindered the collection of data to inform the findings of the study. This was because most respondents did not respond to the questionnaire promptly and majority had to be given several reminders before responding.

The fact that questionnaires were sent out online made it almost impossible to know the exact number that had received them hence making it difficult to follow up except for a few respondents that were personally known to the respondents.

The online questionnaire was limiting especially to motorists that did not use smart phones or could not easily navigate through the different steps of the questionnaire.

Because the study employed convenience sampling, a large majority of potential respondents was most likely left out of the study just because they were not personally known to the researchers. This implied that relevant information on the study subject could have been missed hence compromising the quality of the study.

Some respondents were reluctant to respond to the study and some even wondered if there were any incentives for participating in the study.

CHAPTER 4

RESULTS

The study was conducted to assess the role of technology adoption in the uptake of motor third party insurance in Uganda using the case of the online motor third party payment platform. The study looked at awareness, perceived usefulness, perceived ease of use, and other adoption factors related to the online motor third-party insurance payment platform. This section presents the findings on the background characteristics of the respondents as well as the findings on the levels of awareness and usage of the online MTP insurance payment platform, the perceived ease of use and perceived usefulness as well as the challenges encountered while using the platform.

4.1 RESPONDENT CHARACTERISTICS

Table 1: Background characteristics of the respondents

Variable	Category	No. of Respondents	Percentage
Gender	Female	64	30.0
	Male	151	70.0
	Total	**215**	100.0
Age	25 – 34	48	22.3
	35 – 44	65	30.2
	45 – 54	88	41.0
	55 and above	14	6.5
	Total	**215**	**100.0**
Location	Rural	12	5.6
	Semi-urban	61	28.4
	Urban	142	66.0
	Total	**215**	**100.0**
Type of vehicle	Commercial Vehicle (e.g. Taxi, Bus)	25	11.6
	Government	5	2.4
	Private car	185	86.0
	Total	**215**	**100.0**

Source: Primary data

Majority of respondents were male (70%), while 30% were female. From the 215 respondents, most respondents (153) were within the middle-age brackets, with 41.0% aged between 45–54 years and 30.2% between 35–44 years. Younger respondents aged 25–34 accounted for 22.3%, while only 6.5% were aged 55 and above. 142 respondents resided in urban areas (66%), followed by 61 (28.4%) in semi-urban areas, while only 12 (5.6%) were from rural areas.

In terms of vehicle type, 185 respondents (86%) owned or drove private cars, while 25 respondents (11.6%) operated commercial vehicles such as taxis or buses, and only 5 respondents (2.4%) represented government-owned vehicles.

4.2 AWARENESS OF THE MOTOR THIRD PARTY INSURANCE ONLINE PAYMENT PLATFORM

Graph 1: Awareness of online platform for purchasing motor third party insurance.

Source: Primary data

Out of the 215 respondents, 116 (54%) indicated being aware of the existence of the online platform for purchasing motor third party insurance in Uganda, a little higher than the 99 respondents (46%) that were not aware of its existence. Having nearly half of potential users being unaware of the existence of the online payment platform, implies that awareness communication is still inadequate as well as a possibility that the right people have not been reached and therefore calls for more targeted effort using the right channels to raise awareness. When asked about the awareness about the online MTPI payment system, one traffic officer said

"it is very surprising to see that most of the traffic offenders claim that they have failed to find an agent, that is why they haven't renewed their motor third party. When you tell them to pay online, majority ask what you are talking about. I then take them through the process of showing them how to make payments".

4.2.1 SOURCE OF AWARENESS OF THE ONLINE MTP PAYMENT PLATFORM

Table 2: Source of information on the online Motor Third Party Insurance Payment platform

Source of awareness	Frequency	Percentage
Insurance company website	8	6.90
Insurance agents/brokers	59	50.86
Word of mouth	28	24.14
Advertisements (general/ online/ radio/TV)	14	12.07
Other	3	2.59
WhatsApp	2	1.72
Observed from Police checks	1	0.86
Text message (SMS)	1	0.86
UIA	**116**	**100.0**
Total		

Source: Primary data

The most common source of awareness about the online motor third party insurance payment system was agents/brokers and word of mouth accounting for 50.86% (59 respondents) and 24.14% (28 respondents) respectively with all other sources taking up the remaining 25%. This could possibly be due to the fact that most people still go to these agents to obtain their motor third party insurance suggesting that these agents and brokers should be encouraged to spread the word to as many people as possible to embrace the technology. Two interviewees also noted that they learnt about the online platform from their motor third party agents who informed them that all payments now had to be done through the system.

4.3 USAGE OF THE ONLINE PLATFORM TO PAY FOR MTP INSURANCE

Table 3: Usage of the Online Platform for Paying Motor Third-Party Insurance

Question: *Have you ever used the online platform to pay for your MTP*

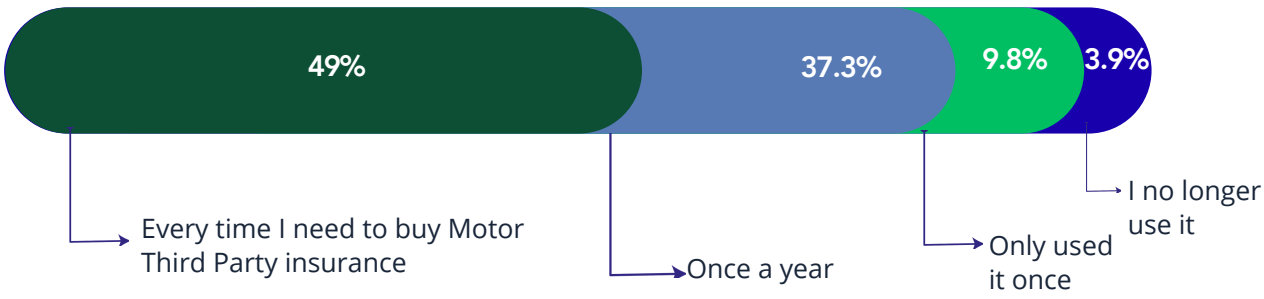
Source: Primary data

Regarding the usage of the online MTP insurance payment platform to purchase motor third party insurance, a total of 116 motorists responded with 51 respondents (44%) confirming usage while 65 respondents (56%) have not used the platform. For the respondents that have never used the platform, when asked why they don't use the platform, one respondent answered

> ***why should I bother following steps to make a payment when I can just give the money to the agent to print the sticker for me?" Another interviewee responded that "my agent has always reminded me about the expiration of my third-party insurance and I instructed them to always go ahead and renew it before the due date. This simplifies life for me since I don't have to worry about tracking the dates or making mistakes***

4.3.1FREQUENCY OF USE OF THE ONLINE PLATFORM TO PAY FOR MOTOR THIRD PARTY INSURANCE

Table 4: Frequency of use of the online platform to pay for Motor Third Party insurance



Source: Primary data

More than 80% have used the online payment platform whenever they need to purchase motor third party insurance. Majority (25) said that they use an online platform to pay for Motor Third Party insurance every time they need to buy motor third-party insurance, indicating a consistent and habitual use of the online platform. 19 respondents reported using it once a year, likely corresponding to annual policy renewals. 7 respondents (13.7%) have ever used the platform at least once but have since not used it or discontinued use entirely. This could probably be due to the fact that they either didn't see any significant difference with the traditional methods or they didn't have a good experience when they used the platform. A respondent with a fleet of vehicles noted

"I can easily make payment even when the vehicle is already on the road. I just simply share the proof of payment with the driver so that in case the police officers stop them, they just show them the message as I look for an agent where I can print the sticker from. This is different from before where the trucks would be delayed due to lack of a sticker". Another interviewee noted "the first time I used the platform I made a mistake in the number plate and paid for someone else's car. I lost money just like that and resorted to going back to the traditional method of using the agent. Now if they make a mistake, the cost is not on me"

4.3.2 MOTIVATION FOR BUYING MOTOR THIRD PARTY INSURANCE USING THE ONLINE PLATFORM.

Table 5: Motivation for buying motor third party insurance online

Motivation for buying motor third party insurance	Frequency	Percentage
• Convenience (Can purchase anytime, anywhere) • Cost savings (Lower fees, fewer transport costs) • Easier access to policy records and renewal reminders • Faster processing and instant policy issuance • Transparency and security (Reduced risk of fraud, easy verification)	49 9 4 20 11	49 9 4 20 11
Other • Social influence (I was told it's the current way of purchasing) • Requirement by traffic police – one respondent highlighted compliance as the main driver. • Unaware (I have never bought any from online) **Total**	1 1 5 **100**	1 1 5 **100**

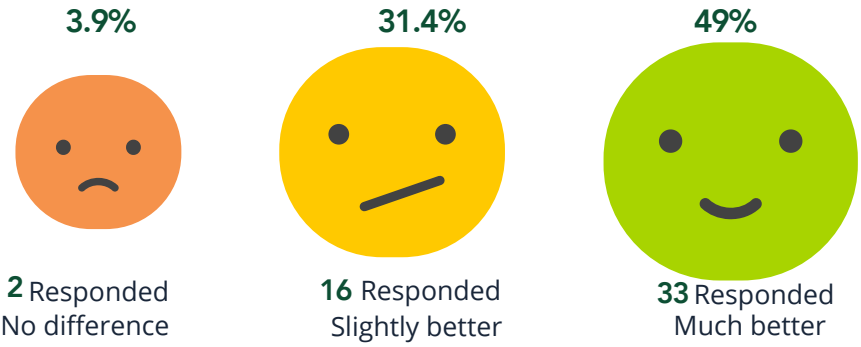
Source: Primary data

Convenience (49%) and faster processing and policy issuance (20%) were the primary motivations for purchasing motor third-party insurance online while the remaining 40% catered for all the other motivations. This could be due to the fact that customers can pay for motor third party insurance anytime anywhere using their mobile phones and can present the proof of payment as evidence even before they obtain the physical sticker. Other possible motivators included transparency in terms of how much ought to be paid as well as reduced transport costs. One interviewee noted,

> ***previously, different agents used to charge me different prices and some would charge way more than usual for the sticker and I always felt cheated when I saw that other motorists with the same type of car had been charged less than me. But so far on two occasions, I have made payments via the platform and I have been charged the same amount which is good because now I know they can't cheat me anymore***

4.3.3 EXPERIENCE OF USING THE ONLINE PLATFORM TO PURCHASE MOTOR THIRD PARTY INSURANCE COMPARED TO TRADITIONAL METHODS

Graphic: Experience with the Online MTP platform in comparison with the traditional methods



Source: Primary data

Among the respondents who had used the online platform, the majority (64.7%) indicated that their experience of using the online payment platform was much better compared to the traditional methods, while 31.4% felt it was slightly better. Only 3.9% perceived no difference between online and traditional methods. This indicates that there are mixed feelings about the customers experience with the online payment platform which might imply that they system has not yet been fully appreciated.

4.3.4 LIKELIHOOD TO RENEW THE MOTOR THIRD PARTY INSURANCE AS A RESULT OF THE ONLINE PAYMENT PLATFORM

Table 7: Renewal of Motor Third Party Insurance Because of the Platform

Question: How has the availability of online platform influenced your likelihood of renewing your Motor Third Party?

3.4%	2.2%	27%	41.6%	25.8%
3 Responded	2 Responded	24 Responded	37 Responded	23 Responded
Significantly decreased	Somewhat decreased	No impact	Somewhat increased	Significantly increased

Among the 89 respondents who answered this question on the likelihood to renew motor third party insurance as a result of the online motor third party payment platform, over 67% (60 respondents) indicated that their likelihood to renew motor third party insurance had increased while only 5 respondents (5.6%) said that it had decreased. A significant number of respondents (24) corresponding to 27% noted no impact in their likelihood to renew motor third party. These findings suggest that the online payment platform is generally seen as a helpful tool in promoting renewal behaviour, although some members of the population are yet to be influenced.

4.4 REASONS FOR NOT USING THE ONLINE PLATFORM WHEN BUYING MOTOR THIRD PARTY INSURANCE

Table 8: Reasons for Not Using the Online Platform

Reason	Examples	No. of respondents
Preference for Agents	Prefer dealing with an agent If I have a claim, I have a first point of contact.	20 16
Fear / Trust Issues Lack of Awareness / Knowledge	Don't want to make a mistake and lose money Didn't know about it, wasn't aware of online option, never known, didn't know it existed	7 16
Others • System / Process Challenges • Access / Usability Challenges • Public Sensitization Gap	**Examples** • Didn't receive sticker number, long process of getting insurance sticker • Failed to access platform, didn't know how to use online platform • Lack of sensitization to the public	3 2 1
Total		**65**

Source: Primary data

For respondents that don't use the online payment platform, preference for agents was the most prominent reason (36%) followed by lack of awareness about the platform's existence (16%) as well as fear of making mistakes resulting in loss of money (7%). Others cited system or process and usability challenges.

4.4.1 RECOMMENDATIONS TO IMPROVE THE PURCHASE OF MOTOR THIRD PARTY INSURANCE

Table 9: Recommendations for improvement of Motor Third-Party Insurance

Theme (Recommendations to make regarding Motor Third Party Insurance)	**Examples**	**Frequency**
No Suggestions	No, None	7
Awareness & Education	Civic education on its roles, more awareness needed, public education on benefits	3
Digital Verification & Technology	Check via USSD/app, synchronize with traffic database	2
Process Improvements	Make process short, lift current upper limit of cover	2
Positive Views on Online	Online business is the way to go, online is the new normal	2
Total		**16**

Source: Primary data

Regarding the recommendations to improve Motor Third-Party Insurance, awareness and education was top on the list, highlighting the need for public education on the benefits and roles of motor third-party insurance. Other suggestions included digital verification and technology improvements, such as using USSD or mobile apps and synchronizing with the traffic database, and process improvements, including shortening the process and lifting the current upper limit of cover.

4.4.2 PREFERRED METHOD FOR PURCHASING MOTOR THIRD PARTY INSURANCE IF GIVEN A CHOICE

Table 10: Preferred Method for Purchasing Motor Third-Party Insurance

Question	**Examples**	**Number of Respondents**	**Percentage (%)**
If given a choice, which method would you prefer for purchasing Motor Third Party Insurance?	Strongly prefer online platform	64	62.1
	Somewhat prefer online platform	11	10.7
	No preference	9	8.7
	Strongly prefer physical/agent	7	8.6
	Somewhat prefer physical/agent	12	11.7
Total		**103**	**100**

Source: Primary data

72.8% (75 respondents) preferred the online platform while 18.5% (19 respondents) preferred the physical agent and 8.7% (9 respondents) showed no preference. These findings indicate a strong shift toward digital methods for convenience and efficiency. This is a good indicator that the online platform is gradually being appreciated highlighting a strong trend toward digital adoption for purchasing motor third-party insurance.

4.5 SECTION III: PERCEIVED EASE OF USE

Table 11: Ease of Navigating and Completing Motor Third-Party Insurance Purchase on the Online Platform

Response	Number of Respondents	Percentage (%)
Very difficult	1	1.1
Somewhat difficult	5	5.7
Neutral	16	18.2
Somewhat easy	41	46.6
Very easy	25	28.4
Total	**88**	**100**

Source: Primary data

Regarding the ease of use of the online motor third party payment platform majority of the respondents (66) corresponding to 75% found the online platform easy to use while 6 respondents (6%) found it difficult to use and 16 respondents (18.2%) neither found it easy or difficult to use. This implies that while the system might be easy to navigate, more effort should be put in to improve usability by all users in order to encourage more adoption.

4.5.2 RATING THE CLARITY OF INSTRUCTIONS PROVIDED ON THE PLATFORM (E.G. PAYMENT STEPS)

Table 12: Clarity of Instructions on the Online Platform

Question	Response	Number of Respondents	Percentage (%)
How would you rate the clarity of instructions provided on the platform (e.g. payment steps)?	Somewhat unclear	3	3.5
	Neutral	13	15.3
	Some what clear	35	41.2
	Very clear	34	40.0
Total		**85**	**100**

Source: Primary data

When asked to rate the clarity of the instructions to pay for motor third party insurance, most respondents found the instructions on the online platform to be clear. Specifically, 35 respondents (41.2%) reported that instructions were somewhat clear, and 34 respondents (40.0%) rated them as very clear, together accounting for 81.2% of users who experienced clarity. 13 respondents (15.3%) rated the instructions neutral, while only 3 respondents (3.5%) found the instructions to be somewhat unclear.

4.5.3 ASSESSING THE NEED FOR ASSISTANCE WHEN USING THE ONLINE PLATFORM FOR THE FIRST TIME

Table 13: Need for Assistance when using the Online Platform for the First Time

Question	Response	Number of Respondents	Percentage (%)
Did you require assistance when using the online platform for the first time?	I needed a lot of help	3	3.5
	I needed some help	35	41.2
	Did not need help	36	42.4
	I don't remember	11	12.9
Total		**85**	**100**

Source: Primary data

Among respondents, 36 (42.4%) reported that they did not need any help when using the online platform for the first time, indicating that the platform is relatively intuitive for many users. A similar proportion, 38 respondents (44.7%), stated that they needed some help, while about 11 respondents (12.9%) could not remember whether they required assistance. This is a strong indicator that effort must be put to ensure easy navigation without need for assistance.

4.5.4 CHALLENGES OF PURCHASING MTPI ONLINE.

Table 14: Challenges of Purchasing Motor Third-Party Insurance (MTPI) Online

Challenge	Examples	Number of Respondents
Accessing/Downloading Certificate	Accessing or downloading the insurance certificate	6
Getting Help Printing Sticker	Difficulty printing, need help from agents	4
Receiving Reference Number (Delayed)	Confirmation/reference number delayed	36
Completing Payment Successfully	Issues completing payment	23
Navigating Platform/ Interface	Platform/interface challenges	12
No Difficulty	Nothing difficult, none	4
Total		**85**

Source: Primary data

The most frequently cited challenges of purchasing motor third party insurance using the online portal were delays in receiving the reference numbers (36 respondents), issues with completing the payment (23 respondents), and platform / interface challenges (12 respondents). Other challenges included accessing the insurance certificate (6 respondents) and difficulty in printing (4 respondents). 4 respondents reported no challenges indicating that they did not experience challenges. One insurance agent noted,

> ***"the biggest problem with the system is the unreliable network which leads to delays in generating reference numbers. This is very frustrating especially when clients have to wait for long hours or even days just to have their stickers printed"***

4.5.5 SUGGESTED IMPROVEMENTS REGARDING THE ONLINE PURCHASE OF MOTOR THIRD PARTY INSURANCE

Table 15: Suggested improvements for Online Purchase of Motor Third-Party Insurance

Theme	Examples	Number of Respondents
Awareness & Sensitization	Advertising, increasing awareness, sensitization	8
Reminders & Notifications	Reminders for expiry, due dates, SMS alerts	7
System Reliability	Network availability, reliable/secure, 24hr portal	6
Sticker & Receipt Issues	Self-printing, send to phone, remove stickers, missing receipts	6
Mobile Apps & Technology	Mobile apps, Android compatibility, USSD	5
Charges & Pricing	Reduce charges, remove mobile money fees, no extra costs	5
Customer Support & Trust	Customer service pickup, follow-up reps, fraud protection	4
Policy/Product Improvements	Longer cover period, pay later option	2
No Suggestions / Positive	None, N/A, Nothing, So far so good	10
Total		**53**

Source: Primary data

Regarding improvements in the purchase of motor third party insurance using the online payment platform, a number of suggestions were made and these include awareness and sensitization, sending reminders and notifications, improving system reliability, sticker and receipt issues, mobile apps and technology improvements, customer support and trust as well as policy and product improvements among others. Overall, the findings suggest that while users value the online platform, there is scope for improving awareness, system reliability, digital accessibility, pricing, customer support, and policy options to enhance adoption and satisfaction.

4.5.6 WILLINGNESS TO RECOMMEND THE ONLINE MTP PAYMENT PLATFORM TO FRIENDS AND FAMILY?

Graphic Representation of Willingness to Recommend the Online Platform for Purchasing Motor Third-Party Insurance

Source: Online questionnaire

On whether they would recommend the online payment platform, the vast majority of respondents (88 out of 93, 94.6%) indicated that they would recommend the online platform to friends and family, while only 5 respondents (5.4%) said they would not recommend it. Overall, the findings suggest a high level of satisfaction and trust in the online platform, with most users likely to advocate its use, reflecting positive user experience and perceived convenience.

5.5.7 REASONS FOR RECOMMENDING OR NOT RECOMMENDING THE ONLINE PURCHASE OF MOTOR THIRD PARTY

Table 17: Reasons for Recommending or Not Recommending the Online Purchase of Motor Third-Party Insurance

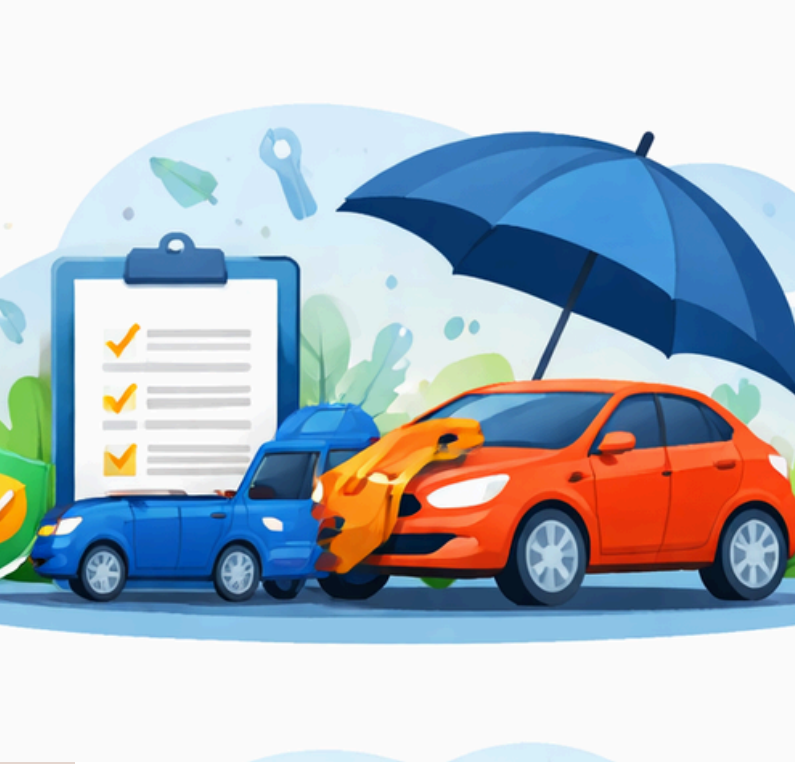
Why would YOU recommend or NOT recommend the online purchase of Motor Third Party?	**Examples**	**Frequency**
Convenience & Ease of Use	Convenience, easy to use, quick, accessible anywhere, no lining up	36
Time & Cost Savings	Saves time, reduces costs, avoids overpricing, guaranteed standard fee	8
Innovation & Digital Adoption	Good innovation, going digital, better than traditional, inclusive	6
Positive Endorsements	Recommend, would recommend, Yes, Good, I like it, Great app	10
Safety & Reliability	Safe, can show police payment, helps track payments	2
Reservations / Not Recommend	Prefer agent, not reliable, expiry mismatch, sticker issue, delays	5
Neutral / No Opinion		3
Total		**70**

Source: Primary data

Respondents highlighted several factors influencing their willingness to recommend the online platform. The most common reason was convenience and ease of use (36 respondents), emphasizing quick, accessible, and hassle-free transactions without the need to queue. Time and cost savings were cited by 8 respondents, reflecting benefits such as reduced costs, avoidance of overpricing, and guaranteed standard fees. 6 respondents appreciated the platform for innovation and digital adoption, noting that going digital is better than traditional methods and more inclusive. 10 respondents offered positive endorsements, simply expressing satisfaction or willingness to recommend. Safety and reliability were highlighted by 2 respondents, emphasizing the ability to show proof of payment to authorities and track payments. Conversely, 5 respondents expressed reservations or reasons not to recommend, citing preference for agents, reliability concerns, expiry mismatches, sticker issues, or delays. Three respondents were neutral or had no opinion. Overall, the findings indicate that the majority of users would recommend the online platform due to convenience, efficiency, cost savings, and digital innovation, although a small minority still prefer traditional methods or experience operational challenges.

CHAPTER 5

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS



The study was conducted to assess the role of technology adoption in the uptake of motor third party insurance in Uganda using the case of the online motor third party payment platform. The study looked at awareness, perceived usefulness, perceived ease of use, and other adoption factors related to the online motor third-party insurance payment platform.

5.1 AWARENESS OF THE MOTOR THIRD PARTY INSURANCE ONLINE PAYMENT PLATFORM

The study shows that a good number of motorists were aware about the online motor third party insurance payment system though almost an equal number were not aware about the system's existence. These findings are in line with Kitunzi et al. (2016) who noted that awareness about insurance among Ugandans was still very low.

These low levels of awareness could be due failure by the concerned stakeholders to raise awareness or use of complex communication messages which may not be understood by the majority of the populace. It is important for stakeholders to raise awareness among the motorists as their lack of awareness will affect the adoption of the online payment system (Kitunzi et al., 2016).

On the actual usage of the platform, only 44% indicated having ever used the platform to buy or renew their motor insurance while majority indicated buying insurance through agents (50%), mainly due to trust, convenience, and familiarity. When asked why they didn't use the platform despite being aware of its' existence, majority noted lack of knowledge on how to use the platform, not trusting the system as well as occasional system challenges such as sticker reference delays. These findings are in agreement with Lin et al. (2020) who postulate that perceived ease of use of a given technology will affect the actual usage of that technology.

5.2 PERCEIVED USEFULNESS

Those who used the online platform overwhelmingly cited convenience as the biggest benefit. More than half of the respondents said their experience was "much better" than traditional methods, and two-thirds said the platform makes them more likely to renew their policies. The platform enjoys exceptionally high customer advocacy, with over 94% of respondents willing to recommend it to friends and family. This reflects both trust and satisfaction, marking the platform as a high-potential channel for growth. The most common reasons customers would recommend the platform include: convenience and ease of use (quick, accessible, and no queues), time and cost savings due to the guaranteed standard fees and reduced agent costs, innovation and inclusivity a recognition of digital adoption as a modern and fairer approach, positive endorsements (general satisfaction without specific detail), safety and reliability an assurance of valid proof of insurance.

5.3 PERCEIVED EASE OF USE

The study showed a promising trend with the majority of the respondents (75%) finding the online platform easy to navigate and complete purchases with a few respondents indicating that they needed some help. Majority of the respondents also noted that the instructions to navigate the platform were quite clear which demonstrates that the platform is largelyly user-friendly even to first-time digital insurance buyers. This is in line with Naicker & Van Der Merwe (2018) who identified perceived ease of use as one of the factors for adoption of technology in insurance. However, the fact that some respondents indicated requiring some help to navigate the system suggests an opportunity to make the interface even more seamless, especially for less digitally literate users. This implies that, the Uganda Insurers Association should invest in continuous user experience enhancements such as simplified steps, progress indicators, and real-time confirmations—to improve confidence and move the minority respondents into the "easy to use" category. Introducing guided tutorials and visual step-by-step prompts can reduce dependency on agents for first-time users and foster faster adoption. This is especially critical for scaling beyond urban, digitally-savvy users to a broader customer base. This is because perceived ease of use of a given technology will affect the actual usage of that technology (Lin et al., 2020).

5.4 CHALLENGES AFFECTING THE ADOPTION OF THE ONLINE MOTOR THIRD PARTY INSURANCE PAYMENT SYSTEM IN UGANDA

A few respondents expressed reservations about the technology citing preference for agents, reliability concerns, expiry mismatches, sticker delays, and system glitches. The most frequently reported operational and technical challenges were, accessing or downloading insurance certificates, printing stickers or requiring agent assistance, delays in receiving confirmation/reference numbers, payment completion issues and platform/interface navigation challenges. These challenges are less about customer capability and more about backend reliability and process efficiency. Such gaps undermine customer trust and can delay wider adoption despite the platform's convenience. Therefore, the Uganda Insurers Association must prioritize system stability, instant digital certificates, printable e-stickers, and real-time payment confirmations.

5.4 CONCLUSION

Overall, the online motor third-party insurance platform is widely perceived as user-friendly, clear and convenient, with customers showing strong willingness to recommend it. However, its long-term success depends on addressing operational weaknesses particularly around certificates, stickers, and payment confirmations which may hinder usage (Lin et al., 2020; Elkaseh et al., 42 2016). If Uganda Insurers Association can focus on improving backend reliability, strengthening onboarding support, and scaling awareness, the platform can become the primary channel of choice for MTP Insurance purchase in Uganda, reducing dependence on agents while enhancing customer satisfaction and compliance.

The findings suggest that the future of motor third-party insurance in Uganda is digital, but trust, awareness, and system reliability must be strengthened. However, the few reported challenges indicate areas for further improvement to ensure that all users, regardless of digital literacy, can access and complete transactions without obstacles.

Overall, the adoption of technology for insurance purchase is effective in enhancing convenience, reducing time, and improving user experience. The findings underscore the importance of continuous monitoring and optimization of online platforms to maintain high levels of customer satisfaction and engagement. Agents will remain important, but the growth opportunity lies in making the online platform simple, reliable, and widely known.

5.5 RECOMMENDATIONS

The key improvements needed by customers are in terms of more mobile money and online purchase options, expiry reminders via SMS or app, a more reliable system with instant receipts and stickers, wider availability of selling points where online access is limited, lower transaction costs and better customer service.

In order to enhance user awareness, the Insurance Regulatory Authority together with other stakeholders should intensify public sensitization through other channels like TV, radio and social media platforms as well as implementing short tutorials or guides on how to use the online platform effectively, targeting users who may be less familiar with digital tools.

There is need to translate publicity messages and materials into different languages to cater for the illiterate and other rural dwellers and improve customer support and feedback mechanisms by setting up a dedicated call centre or WhatsApp support line to assist customers when they face challenges with the system.

The system infrastructure should be upgraded to ensure 24/7 uptime, faster processing speeds, and mobile optimization in order to reduce on the delays in reference number generation.

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