

**INSTITUTE OF FINANCE MANAGEMENT**



**FACULTY OF COMPUTING, INFORMATION SYTSEM AND MATHEMATICS**

**BACHELOR OF INFORMATION TECHNOLOGY 2021/2022**

**MODULE: MANAGEMENT OF TECHNOLOGY AND INNOVATION.**

**CODE: ITU-08208**

**GROUP ASSIGNMENT**

<b>S/NO</b>	<b>NAME</b>	<b>REGISTRATION NUMBER</b>
1	ALLY ABDALLAH SAID	IMC/BIT/1911562
2	ALLY IBRAHIMU ALLY	IMC/BIT/1910152
3	ZULEKHAHAJIOMARI	IMC/BIT/18/84812
4	RICHARDS Y MBARUKU	IMC/BIT/1911943
5	ALPHAXAD JOSEPH KAKULU	IMC/BIT/1912158

The National Internet Data Centre (NIDC) has launched a payment card which allows people to make payment for tickets and goods all over the country without carrying around bulky cash. The card is known as **N-CARD**

N-card gives one comfort to transact easy, anywhere without carrying cash or debit card or even credit card especially in public services like transports and sport activities.

NIDC Sales Engineer, **Mr Geodfrey Mlewa** illustrate that the goal of N-card is to show how technology can revolutionise the day to day activities of people's lives, and plans are underway to integrate the system with other payment systems in the country like M-pesa, Tigo-Pesa, T-pesa, Airtel money, and Banks.

#### **ADVANTAGES OF N-CARD:**

- **N-card is its flexible:** N-card is flexible to carry and move with it from place to place ever since its just a small card like how the debit and credit cards looks like.
- **It can be used to make payments on all social services:** N-card can be used to conduct payments in all of the social services like land transports, Mwendokasi, Ferry transports and Sport Activities
- **N-card is cheap:** the card is too cheap in such that any one can afford to buy the card and use it to make payments to public services like transporst. The cost of acquiring the card does not exceed one thousand (1000).

#### **PROBLEM AND CHALLENGES OF ACQUIRING USAGE OF N-CARD**

- The low adoption speed from citizen to move from old system of tickets to new system of using N-card For example Ferry Kigamboni adoption of using N-card is much slow, until the usage of e-ticket ended so as to ensure citizen have N-card
- Not enhance effectively usage to citizen, N-card limit citizen from acquiring some of self service for example some of service of N-card require device such as smartphone to check balance or buying tickets forexample tickets for football match
- Lacking of education of citizen on importance of using N-card: Many of the citizen lack knowledg on how to use the N-Card thus they are afraid of using the card.

## **GOALS OF INNOVATION OF N-CARD**

- **To reduce time taken for payment especially in government public sector:** this is one among of the Goals of N-card in which it aims in reducing the time taken by people to make payments in public services like transports and sports.
- **To ensure monetary funds reaches the government:** via N-Card, all of the funds will be able to reach the Government on time without any corruptions in between.
- **To provide better and secure service to the society:** better secure service is one of the goal of N-Card in wich through N-card people will be able to make payments securely without direct contact with money.
- **To move from analogy ways of payment in government sector:** Transforming from analog means of payments used by the government is one of the goal of N-Card in which it switches the past payment modes to smart card mode.

## **FEAR ENCOUNTERED IN INNOVATING N-CARD:**

The organization encounter fear for its inovation to be adopted by the citizens by switching from the old ways to new ways of payment, also by making consideration of time and cost needed to implement the innovation since it needs machines, cards and supervisors on every government sector to run it.