SCHOOL OF LIBRARY, ARCHIVES AND DOCUMENTANTION STUDIES (SLADS) - BAGAMOYO

RESEARCH REPORT ON:

AN ASSESSMENT ON USER BEHAVIOUR TOWARD DIGITAL LIBRARY SERVICES IN ACADEMIC LIBRARY: A CASE STUDY THE INSTITUTE OF FINANCE MANAGEMENT (IFM) MWANZA CAMPUS

BY

CHANANJA ELIAS JOSEPH

A Research Report Submitted at the School of Library, Archives and Documentation Studies for the Partial Fulfillment of the award of Ordinary Diploma in Library and Information Management.

AUGUST, 2026

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CERTIFICATION

the undersigned, certify that she have read and hereby recommend for acceptance by the School of Library, Archives and Documentation Studies (SLADS) this research report entitled: "Assessment of User Behavior Towards Digital Library Services in Academic Libraries: A Case of Institute of Finance Management (IFM) Mwanza Campus," in partial fulfilment of the requirements for the award of the Ordinary Diploma in Library, Archives and Documentation Studies.

Signature: .....

Mrs. Kilongola

(Supervisor)

Date: .....

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I, CHANANJA ELIAS JOSEPH, declare that this research report is my own original work and that it has not been presented and will not be presented to any other institution for a similar or any other academic award.

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ACKNOWLEDGEMENTS

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I would like to express my sincere gratitude to the Almighty God for His abundant grace, protection, good health, wisdom, strength, and guidance throughout the entire period of conducting this study and preparing this research report. Without His blessings, the successful completion of this work would not have been possible.

I wish to express my deepest appreciation to my research supervisor for his/her professional guidance, constructive criticism, valuable suggestions, patience, encouragement, and continuous support throughout the research process. Her comments and recommendations greatly improved the quality of this research report and contributed significantly to its successful completion. I also extend my sincere appreciation to the management of the Institute of Finance Management (IFM) Mwanza Campus for granting me permission to conduct this study. My heartfelt thanks also go to the library staff, academic staff, and students who willingly participated in this study by providing useful information and responding to questionnaires and interviews. Their cooperation and commitment made the data collection process successful.

Furthermore, I would like to acknowledge all lecturers of the School of Library, Archives and Documentation Studies (SLADS) for the knowledge, skills, and guidance they provided throughout my academic program. Their contribution laid a strong foundation for undertaking this research.

My special appreciation goes to my beloved parents and family members for their endless prayers, financial assistance, encouragement, patience, and moral support during my studies. Their sacrifices and constant motivation inspired me to complete this work successfully.

I also wish to thank my classmates and friends for their cooperation, encouragement, academic discussions, and support throughout the preparation of this research report. Their ideas and assistance were valuable in accomplishing this study.

Finally, I extend my sincere gratitude to everyone who, in one way or another, contributed to the successful completion of this research report but whose names have not been mentioned individually. May the Almighty God bless you all.

DEDICATION

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I dedicate this research report to Almighty God for His guidance, protection, and blessings throughout my studies. I also dedicate this work to my beloved parents for their unconditional love, prayers, encouragement, and financial support during my academic journey. Their sacrifices and inspiration enabled me to complete this study successfully.

LIST OF ABBREVIATIONS AND ACRONYMS

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IFM	Institute of Finance Management
ICT	Information and Communication Technology
OPAC	Online Public Access Catalogue
E-books.	Electronic Books
E-journals.	Electronic Journals
PDF	Portable Document Format
SPSS	Statistical Package for the Social Sciences
URL	Uniform Resource Locator
WWW	World Wide Web

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ABSTRACT

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This study assessed user behavior towards digital library services among students at the Institute of Finance Management (IFM) Mwanza Campus. The study was guided by four specific objectives: to identify the types of digital library services available in the academic library, to examine students' skills in using digital library services, to identify challenges faced by students when using digital library services, and to propose strategies for improving the utilization of digital library services.

The study employed a descriptive research design and a quantitative research approach. Data were collected from 27 respondents using questionnaires and interviews. The collected data were processed and analyzed using descriptive statistics, particularly frequencies and percentages, and the findings were presented in tables.

The findings revealed that students were aware of various digital library services, particularly e-books, online databases, and e-journals. However, the utilization of these services was affected by challenges such as poor internet connectivity, limited access to computers and digital devices, inadequate information literacy skills, and difficulties in searching online databases.

The study concluded that although digital library services were available at IFM Mwanza Campus, their effective utilization depended on students' awareness, information literacy skills, and the availability of adequate ICT infrastructure.

The study recommended that the institution should improve internet connectivity, increase awareness of digital library services, provide regular information literacy training, and enhance access to ICT facilities in order to improve the utilization of digital library services.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.0 Introduction

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This chapter presented the introduction and background of the study. It included the background of the study, statement of the problem, objectives of the study, research questions, scope of the study, limitations of the study, and definition of key terms.

1.1 Background of the Study

Academic libraries have played an important role in supporting teaching, learning, and research activities in higher learning institutions. The development of Information and Communication Technologies (ICTs) has changed the way libraries provide information services to their users. In recent years, academic libraries have moved from depending only on printed materials to providing digital library services such as e-books, e-journals, online databases, and institutional repositories.

Digital library services have enabled students and researchers to access academic information easily and conveniently without depending only on physical library collections. These services have improved access to scholarly information and supported academic activities. According to Aithal and Aithal (2023), digital libraries have become important tools in modern education because they support knowledge sharing and access to information resources. Similarly, Kumar and Singh (2022) explained that academic libraries adopted digital technologies to improve service delivery and meet the changing information needs of users.

In Africa, many academic libraries introduced digital resources to improve access to academic information and support research activities. Universities and colleges subscribed to electronic databases and developed institutional repositories to provide users with access to scholarly materials. However, despite these developments, challenges such as poor ICT infrastructure, limited digital skills, and lack of awareness affected the effective use of digital library services (Okorie & Ekere, 2021; Boateng & Dzandu, 2022).

In Tanzania, higher learning institutions adopted digital library services to improve access to electronic information resources. Many institutions introduced electronic databases, library management systems, and digital repositories to support teaching, learning, and research activities (Mtega & Ronald, 2020). However, challenges such as poor internet connectivity, inadequate user training, and limited awareness of available digital resources continued to affect the utilization of digital library services (Mcharazo & Olden, 2021).

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The Institute of Finance Management (IFM) Mwanza Campus provided both printed and electronic information resources to support academic activities. The library provided digital resources such as e-books, online journals, and online databases. However, there was limited information about how students used digital library services, their skills, and challenges they experienced when accessing digital resources. Therefore, this study was conducted to assess user behavior towards digital library services among students at IFM Mwanza Campus.

1.2 Statement of the Problem

Digital library resources were introduced in academic institutions to support teaching, learning, and research by providing access to electronic books, online journals, and academic databases (Kumar & Singh, 2022). Despite the availability of these resources, some students experienced difficulties in accessing and using digital library services effectively due to limited awareness, inadequate information literacy skills, and technological challenges (Mtega & Ronald, 2020).

At IFM Mwanza Campus, digital library services were available to support students' academic activities; however, the level of students' utilization of these services and the challenges they faced were not clearly known. Limited information existed regarding students' digital library usage behavior, skills, and difficulties encountered when using electronic resources.

Therefore, this study conducted to assess user behavior towards digital library services among students at IFM Mwanza Campus.

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of this study was to examine the utilization of digital library services among students at IFM Mwanza Campus.

1.3.2 Specific Objectives

i. To identify the types of digital library services available in the academic library at IFM Mwanza Campus.
ii. To examine students' skills in using digital library services.
iii. To identify challenges faced by students when using digital library services.

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iv. To propose strategies for overcoming challenges affecting the utilization of digital library services.

1.4 Research Questions

i. What types of digital library services were available in the academic library at IFM Mwanza Campus?
ii. What skills did students have in using digital library services?
iii. What challenges did students face when using digital library services?
iv. What strategies could be proposed to improve the utilization of digital library services?

1.5 Scope of the Study

This study focused on user behavior towards digital library services among students at IFM Mwanza Campus. The study examined the types of digital library services available, students' skills, challenges faced, and strategies for improving the use of digital resources.

The study focused on digital resources such as e-books, online journals, online databases, and institutional repositories. Traditional printed library materials were not included in this study. The findings provided information that could help improve digital library services at IFM Mwanza Campus and other higher learning institutions.

1.6 Limitations of the Study

The study was limited to students at IFM Mwanza Campus; therefore, the findings might not represent other higher learning institutions. The study was also affected by respondents' willingness to participate and the accuracy of information they provided.

Furthermore, the study focused only on digital library resources and excluded printed materials, which limited the assessment of overall library usage **behavior.**

1.7 Definition of Key Terms

Digital Library

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A digital library referred to an organized collection of electronic information resources such as e-books, online journals, databases, and institutional repositories that were accessed through digital technologies to support teaching, learning, and research activities.

Digital Library Services

Digital library services referred to services provided by academic libraries that enabled users to access, search, retrieve, and use electronic information resources through online platforms such as databases, digital catalogues, and remote access systems.

User Behavior

User behavior referred to the patterns, actions, and attitudes shown by users when accessing, searching, and using digital library services to meet their academic information needs.

Information Literacy Skills

Information literacy skills referred to the ability of users to identify, locate, evaluate, and effectively use information obtained from digital sources for academic purposes.

CHAPTER TWO

LITERATURE REVIEW

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2.0 Introduction

This chapter reviewed literature related to user behavior towards digital library services in academic libraries. The review focused on types of digital library services available in academic libraries, users' skills in using digital library services, challenges faced by users, and strategies for improving the utilization of digital library services.

The purpose of reviewing literature was to understand what other researchers had studied, identify existing knowledge, and establish the research gap that justified the need for this study.

2.1 Review of Related Concepts

The concept of user behavior towards digital library services had been discussed by different scholars in various educational institutions, including colleges and universities. Researchers examined how users accessed, searched, and used digital information resources to support their academic activities.

2.1.1 Types of Digital Library Services Available in Academic Libraries

Digital library services referred to electronic information resources and services provided by libraries through digital technologies such as computers, internet networks, and online platforms. Digital libraries consisted of organized collections of electronic resources that allowed users to access and retrieve information without necessarily visiting the physical library (Arms, 2000).

Academic libraries provided different types of digital services to support teaching, learning, and research activities. These services included electronic books (e-books), electronic journals (e-journals), online databases, institutional repositories, digital reference services, and online catalogues.

According to Borgman (2007), digital libraries enabled academic institutions to provide access to large amounts of scholarly information through online platforms. This allowed users to access information at any time and from different locations, which improved the availability of academic resources.

One important digital library service was online databases. These databases provided access to scholarly journals, research articles, conference papers, and other academic materials. Case (2012)

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explained that online databases were important tools for researchers and students because they helped users search and retrieve relevant information quickly.

Another important digital library service was the institutional repository. An institutional repository was a digital platform used to store, preserve, and provide access to academic materials produced by an institution, including research reports, dissertations, theses, and publications. According to Witten and Bainbridge (2003), institutional repositories helped institutions increase access to research outputs and promote knowledge sharing.

2.2 Users' Skills in Using Digital Library Services

Users' skills were important factors that influenced effective utilization of digital library services. User skills referred to the ability of users to search, access, evaluate, and use electronic information resources such as e-books, e-journals, online databases, and institutional repositories.

According to Case (2012), effective use of digital information resources required users to have information literacy skills. These skills enabled users to identify their information needs, locate appropriate sources, evaluate information quality, and use information effectively.

Borgman (2007) explained that digital libraries required users to have computer skills and knowledge of electronic information systems. Users who had good technological skills were more likely to use digital library services effectively compared to users with limited computer experience.

Students and researchers were required to search online databases, download academic articles, and use digital catalogues for their academic work. However, some users experienced difficulties because they lacked adequate training on how to use digital library systems.

The ability to use effective search strategies was also an important skill in digital library utilization. Users needed to understand the use of keywords, Boolean operators, and search filters to obtain relevant information (Arms, 2000). Nicholas (2010) stated that many students faced difficulties in finding suitable academic information because they lacked proper searching skills.

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User education and information literacy training programs helped users improve their ability to use digital library services. When libraries provided training on database searching and digital resources, users became more confident and capable of accessing electronic information.

2.3 Challenges Faced by Users When Using Digital Library Services

Despite the availability of digital library services, users experienced several challenges that affected effective utilization. One major challenge was inadequate information literacy skills. According to Case (2012), information literacy skills were necessary for users to identify, locate, evaluate, and use information resources effectively.

Many students experienced difficulties in searching digital databases, selecting appropriate information sources, and evaluating online information due to limited skills.

Another challenge was poor internet connectivity. In many developing countries, unreliable internet services affected users' ability to access digital library platforms. Borgman (2007) explained that slow internet connections discouraged users from using digital library services because they increased difficulties in accessing information.

Limited access to technological devices was another challenge affecting digital library usage. According to Arms (2000), access to computers, smartphones, and other internet-enabled devices was necessary for effective utilization of digital library resources.

Lack of awareness was also a challenge among users. Some students were not aware of the digital resources provided by their institutions, such as electronic journals and online databases.

Financial challenges also affected digital library services. Academic institutions in developing countries sometimes experienced difficulties in maintaining subscriptions to expensive electronic databases. Therefore, addressing these challenges was important for improving the effective use of digital library services.

2.4 Strategies for Improving Utilization of Digital Library Services

Improving the utilization of digital library services required appropriate strategies that addressed challenges faced by users. These strategies focused on increasing awareness, improving ICT infrastructure, and developing users' information literacy skills.

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One important strategy was providing user education and information literacy training. According to Case (2012), training programs helped users develop skills needed to search, evaluate, and use digital information resources effectively. Academic libraries conducted workshops and training sessions to improve users' ability to use electronic resources.

Increasing awareness of digital library services was another important strategy. Some students failed to use available digital resources because they were not aware of their existence. Borgman (2007) explained that orientation programs and awareness campaigns helped users understand available digital library services and their benefits.

Improving ICT infrastructure was also necessary for increasing the use of digital library services. Reliable internet connectivity, adequate computers, and effective digital systems improved access to electronic resources.

Libraries also provided technical support to assist users who experienced difficulties when accessing digital resources. According to Witten and Bainbridge (2003), librarians played an important role in guiding users and helping them find relevant academic information.

Furthermore, academic libraries continuously assessed users' needs and improved digital resources to ensure that services met users' academic requirements (Arms, 2000).

2.5 Research Gap

Several studies had been conducted on digital library services and user behavior in academic libraries worldwide and in Africa. Scholars such as Arms (2000) and Borgman (2007) discussed the development and importance of digital libraries in supporting higher education.

Studies conducted by Mtega and Ronald (2020) and Boateng and Dzandu (2022) examined awareness, access, and use of electronic resources among students. These studies highlighted the importance of ICT infrastructure and user training in improving digital library utilization.

However, most previous studies focused mainly on awareness and general usage of digital library services. Limited attention was given to actual user behavior, including students' searching skills, information-seeking practices, and challenges experienced when using digital resources.

Additionally, many studies were conducted in large universities, while small campuses and emerging academic libraries received less attention. Therefore, this study was conducted at IFM

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Mwanza Campus to examine students' behavior towards digital library services, their skills, challenges, and strategies for improving utilization.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter described the methodology that was used in conducting the study. It explained the research design, research approach, study area, population of the study, sample size, sampling techniques, data collection methods, data quality control, research ethics, and data processing and analysis. Research methodology provided systematic procedures that guided researchers in collecting and analyzing data in order to answer the research questions effectively.

3.1 Research Design

Research design referred to the overall plan that guided the process of data collection and analysis in a study. It helped the researcher to organize the study activities and obtain reliable information.

This study used a descriptive research design. The design was selected because it enabled the researcher to describe user behavior towards digital library services in an academic library. The design helped the researcher to understand how users accessed digital resources, how frequently they used digital library services, and the challenges they faced while using these services. **(Creswell, 2014)**

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3.2 Research Approach

Research approach referred to the strategy that was used to collect and analyze data in a study. According to Creswell (2014), research approaches included qualitative, quantitative, or mixed methods depending on the nature of the study.

This study adopted a quantitative research approach. The quantitative approach involved the collection of numerical data that was analyzed using statistical techniques. This approach was appropriate for this study because it enabled the researcher to measure user behavior towards digital library services using structured questionnaires and to present the results using statistical summaries such as frequencies and percentages. (Creswell, 2014).

3.3 Study Area

The study was conducted at the academic library of the Institute of Finance Management located in the Rock City Mall area of Mwanza, Tanzania. The study area was selected because the institution provided academic library services, including access to digital library resources such as electronic journals, e-books, and online databases that supported teaching, learning, and research activities. In addition, the study area was convenient to the researcher in terms of accessibility and availability of relevant information required for the study.

3.4 Population of the Study.

Population referred to the entire group of individuals that the researcher intended to study. The population was the complete set of individuals or elements from which the researcher drew a sample for the purpose of collecting data. The population of this study consisted of 40 respondents from the academic community who were users of digital library services. These included students, academic staff, and library staff at the Institute of Finance Management (IFM) Mwanza Campus. (Babbie, 2016)

3.4 Population of the Study

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Population referred to the total group of individuals who shared similar characteristics and from whom data was collected for the study.

According to Babbie (2016), a population was a complete set of individuals or elements that a researcher was interested in studying.

The population of this study consisted of 36 respondents from the academic community at IFM Mwanza Campus. The population included students, academic staff, and library staff who were involved with digital library services.

3.5 Sample Size

Sample size refers to the number of individuals selected from the population to participate in the study. According to Sekaran and Bougie (2016), a sample enables researchers to collect relevant data from a manageable group while representing the characteristics of the entire population. This study will enable approximated number of sample size that is 36, including both purposive and simple random sample size. Sample size it helps to ensure that data collected and facilitate time management, compared to targeted number of population sample size number of respondent few are chosen to represent other wh The sample will therefore consist of: 27.

3.6 Sampling Techniques and Procedures

Sampling techniques referred to the methods used to select respondents from a population. Proper sampling procedures helped the researcher obtain relevant information and reduce time and cost.

This study used both simple random sampling and purposive sampling techniques. Simple random sampling was used to select students because it provided equal opportunities for members of the group to participate in the study. Purposive sampling was used to select library staff because they had knowledge and experience concerning digital library services.

3.6.1 Simple Random Sampling

Simple random sampling was a probability sampling technique where each member of the population had an equal chance of being selected.

In this study, simple random sampling was used to select students. The technique helped to reduce bias and ensured that selected respondents represented the student population.

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3.6.2 Purposive Sampling

Purposive sampling was a non-probability sampling technique where respondents were selected based on their knowledge and relevance to the study.

In this study, purposive sampling was used to select library staff because they were directly involved in managing and providing digital library services.

3.7 Methods of Data Collection

Data collection referred to the process of gathering information from respondents to answer research questions.

This study used both primary and secondary data collection methods. The use of different methods helped the researcher obtain sufficient information and improve the reliability of the findings.

3.7.1 Primary Data Collection Methods

3.7.1.1 Questionnaires

Questionnaires were used to collect data from students. The questionnaires contained structured questions related to awareness of digital library services, frequency of use, students' skills, and challenges faced when using digital resources.

Questionnaires were selected because they enabled the researcher to collect information from many respondents within a short period and at a low cost.

3.7.1.2 Interviews

Interviews were conducted with library staff to obtain detailed information about digital library services. Interviews helped the researcher understand challenges faced by users and strategies used by the library to improve digital library utilization.

3.7.2 Secondary Data Collection

Secondary data was obtained through documentary review. The researcher reviewed books, journals, research reports, theses, and other documents related to digital library services.

Secondary data helped to provide background information and support the findings obtained from primary data.

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3.8 Data Processing and Analysis

After data collection, the information obtained was edited, coded, classified, and organized for analysis. The collected data was analyzed using descriptive statistics such as frequencies and percentages. The findings were presented using tables followed by explanations to show patterns related to students' utilization of digital library services.

3.9 Research Ethics

Research ethics referred to principles that guided the researcher to conduct the study responsibly and professionally. The researcher obtained permission from relevant authorities before conducting the study. Respondents participated voluntarily and were informed about the purpose of the research.

Confidentiality and anonymity were maintained by ensuring that respondents' personal information was protected. The information collected was used only for academic purposes

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents, analyses, and discusses the findings obtained from the field study conducted at the Institute of Finance Management (IFM), Mwanza Campus. The findings are presented in tables using frequencies and percentages to facilitate easy interpretation and understanding.

The study aimed at assessing user behavior toward digital library services in academic libraries. Specifically, the study sought to identify the types of digital library services available in the academic library, examine students' skills in using digital library services, identify the challenges faced by students when using digital library services, and propose strategies for improving the utilization of digital library services.

To achieve these objectives, the researcher formulated research questions that guided the study. Data were collected through questionnaires administered to students, academic staff, and library

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staff, while interviews were conducted with library staff to obtain additional information. The presentation and discussion of findings are organized according to the research objectives.

4.1 Response Rate

This section presents the response rate achieved during data collection. A high response rate is important because it increases the reliability and validity of research findings.

Table 4.1: Response Rate (N = 27)

Respondents category	**Frequency**	**Percentage %**
Students	17	63.0%
Academic staff	5	18.5%
Library staff	5	18.5%
Total	**27**	**100%**

Table 4.1 shows that a total of 27 questionnaires were administered to respondents, and all questionnaires were successfully completed and returned, giving a response rate of 100 percent. Students formed the largest group of respondents, accounting for 17 (63.0%), while academic staff and library staff each accounted for 5 (18.5%). Respondent category that explains interview and questionnaire was included in a table, where by academic staff (5 respondents) categorized as 2 participated in questionnaire and three in interview-based mode of data that where collected.

4.2 Distribution of Respondents by Gender

Gender distribution was considered important in this study because it helps determine whether both male and female respondents were adequately represented. This ensures that the findings reflect the views of both genders regarding user behavior toward digital library services.

Table 4.2: Distribution of Respondents by Gender (N = 27).

Respondent Category	**Male frequency**	**Percentage (%)**	**Female frequency**	**Percentage (%)**
Student	3	23.1%	10	76.9%

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Academic staff	3	32.9%	4	57.1%
Library staff	3	32.9%	4	57.1%
Total	**9**	**33.3%**	**18**	**66.7%**

Source: Field Data (2026)

Table 4.3 indicates that out of 27 respondents, _18 were female, constituting 66.7%_ of the total sample, while 9 were male, constituting 33.3%. The cumulative percentage of both categories is 33.3% + 66.7% = 100.0%, which confirms the completeness of the data.

The findings reveal a higher participation of female respondents compared to their male counterparts. This gender disparity suggests that female students, library staff, and academic staff at IFM Mwanza Campus were more available and willing to participate in the study.

Furthermore, the dominance of female respondents may imply that females have greater interaction with digital library services or are more engaged in academic and information-seeking activities within the campus. This observation is consistent with existing literature which suggests that gender can influence information seeking behavior and the utilization of library resources.

4.3 Distribution of Respondents by Age

Age is an important demographic characteristic because it influences users' experience, information needs, and ability to utilize digital library services. Respondents were therefore asked to indicate their age groups.

Table 4.3: Distribution of Respondents by Age (N = 27)

Age Group	Frequency	Percentage
18–20 years	5	18.5%
21–25 years	5	18.5%
26–30 years	10	37.0%
Above 30 years	7	26.0%
Total	**27**	**100%**

Source: Field Data (2026)

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Analysis and Discussion Table 4.3 shows that the largest proportion of respondents, 10 (37.0%), were aged between 26 and 30 years. This was followed by respondents aged above 30 years, who accounted for 7 (26.0%). Respondents aged between 18 and 20 years and those aged between 21- and 25 years each accounted for 5 (18.5%). These findings indicate that the majority of digital library users are young adults who are actively engaged in higher education and research. Individuals within this age group are generally familiar with digital technologies, which may contribute to their frequent use of electronic information resources.

4.4 Distribution of Experience in Using Digital Library Services

This presents respondents according to the length of time they have been using digital library services. Experience in using digital library services is important because it influences users' familiarity with electronic information resources and their ability to utilize available services effectively.

Table 4.4: Distribution of Respondents of Experience (N = 27)

Length of Experience	**Frequency**	**Percentage**
Less than one year	2	7.4%
1–2 years	16	59.3%
3–4 years	9	33.3%
Total	**=27**	**=100%**

Source: Field Data (2026)

The findings in show Table 4.4 indicate that the majority of respondents, 16 (59.3%), had been using digital library services for one to two years. This was followed by 9 respondents (33.3%) who had between three and four years of experience, while only 2 respondents (7.4%) had less than one year of experience.

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The findings suggest that most respondents had adequate experience in using digital library services. Their level of experience enabled them to provide informed opinions regarding the accessibility, utilization, benefits, and challenges associated with digital library services at IFM Mwanza Campus. Consequently, the information collected from respondents can be regarded as reliable for addressing the objectives of the study.

4.5 Distribution of Respondents by Level of Study

This section presents respondents according to their level of study. The purpose of this analysis was to determine the level of study of respondents who participated in the study and to establish whether the use of digital library services differed according to academic level.

Table 4.5: Distribution of Respondents by Level of education (N = 27)

Level of the study	**Frequency**	**Percentage**
Certificate	1	3.7%
Diploma	8	29.6%
Degree	18	66.7%
Total	**27**	**100%**

Source: Field Data (2026)

Finding show Table 4.5 indicates that the majority of respondents, 18 (66.7%), were degree students. Diploma students accounted for 8 (29.6%), while only one respondent (3.7%) was a certificate student. The findings suggest that degree students are the primary users of digital library services at IFM Mwanza Campus.

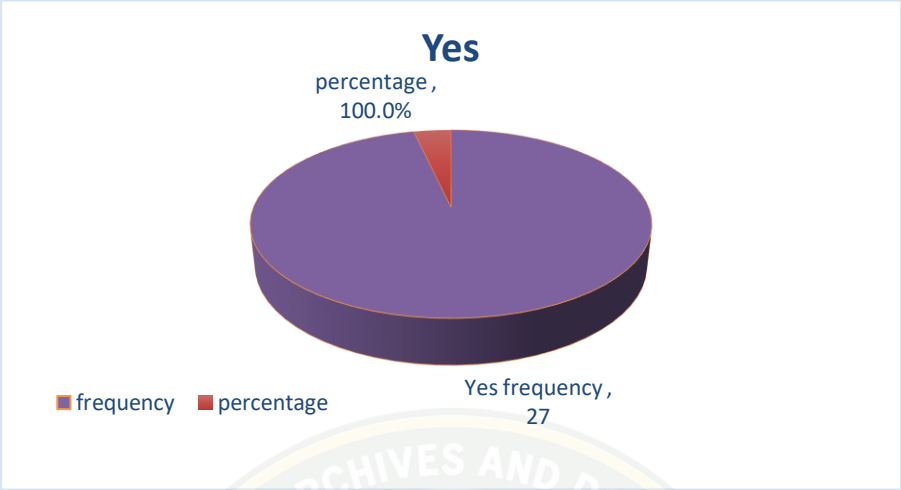
This may be attributed to the nature of degree programmers which require extensive reading, research, and the use of electronic information resources. Consequently, the library should continue strengthening digital services that support teaching, learning, and research activities for all students while encouraging certificate and diploma students to increase their use of digital library resource

4.6 Awareness of Digital Library Services

The researcher intended to know the awareness of Digital library service of users. The aim in to establish if the library users are aware of digital services in IFM library

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Figure 4.6: Awareness of Digital Library Services (N = 27)



Source: Field data 2026

The findings show in Table 4.6 indicate that all 27 respondents (100%) were aware of the availability of digital library services at IFM Mwanza Campus. None of the respondents indicated that they were unaware of these services.

The findings suggest that the library has been successful in creating awareness through orientation programs, user education, and regular communication with students and staff. High awareness is essential because it increases the likelihood that users will access and utilize the available digital resources.

The interview findings supported these results. Library staff explained that new students receive orientation on digital library services at the beginning of every academic year. During these orientation sessions, students are introduced to various electronic information resources, including e-books, online databases, electronic journals, institutional repositories, and internet facilities available in the library.

4.7 Types of Digital Library Services available in Ifm library

Respondents were requested to identify the digital library services they used most frequently. The purpose was to establish the commonly used digital library services among respondents. The findings are presented in Table 4.7

Table 4.7: Types of Digital Library Services Used (N = 27)

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Digital Library Service	Frequency	Percentage
E-books	15	55.6%
E-journals	5	18.5%
Online databases	4	14.8%
Institutional repository	3	11.1%
Total	**27**	**100%**

Source: Field Data (2026)

The finding Table 4.7 shows that e-books were the most frequently used digital library service, accounting for 15 respondents (55.6%). This was followed by e-journals with 5 respondents (18.5%), online databases with 4 respondents (14.8%), and institutional repositories with 3 respondents (11.1%).

These findings indicate that respondents highly preferred e-books because they provide convenient and immediate access to learning materials, lecture notes, and reference books. The relatively low use of institutional repositories may indicate limited familiarity with institutional research collections or insufficient promotion of repository services.

4.8 Frequency of Using Digital Library Services

Respondents were requested to indicate how often they used digital library services. This helped the researcher determine the frequency of utilization of digital library services. Table 4.8 presents the findings.

Table 4.8: Frequency of Using Digital Library Services (N = 27)

Frequency of Use	Frequency	Percentage
Daily	14	51.9%
Weekly	12	44.4%
Monthly	1	3.7%
Rarely	0	0%
Total	**27**	**100%**

Source: Field Data (2026)

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The findings in Table 4.8 indicate that 14 respondents (51.9%) used digital library services on a daily basis. Furthermore, 12 respondents (44.4%) reported using the services weekly, while only one respondent (3.7%) used them monthly. None of the respondents reported using digital library services rarely.

The findings suggest that digital library services have become an essential component of academic activities at IFM Mwanza Campus. The high proportion of daily and weekly users indicates that respondents depend on digital information resources to support coursework, assignments, research, and independent learning**.**

The interview findings further revealed that the frequent use of digital library services is supported by user training programs offered by the library. Library staff explained that they conduct face-to-face training sessions, provide one-to-one assistance, and offer remote support to users experiencing difficulties in accessing electronic resources. These support services have improved users'

4.9 Respondents' level of Skills of Using Digital Library Services.

Respondents were requested to assess their level of skills in using digital library services. The purpose was to determine respondents' ability to access and utilize digital information resources effectively. Table 4.9 presents the findings.

Table 4.9: level of Skills in Using Digital Library Services (N = 27)

Skill Level	**Frequency**	**Percentage**
Excellent	12	44.4%
Good	14	51.9%
Average	1	3.7%
Poor	0	0%
Total	**27**	**100%**

Source: Field Data (2026)

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Finding show Table 4.9 indicates that the major of respondents, 14 (51.9%), rated their skills in using digital library services as good, while 12 respondents (44.4%) rated their skills as excellent. Only one respondent (3.7%) considered his or her skills to be average, and none of the respondents reported poor skills

The findings suggest that most respondents possess adequate knowledge and competence in accessing digital library services. This may explain the high frequency of digital library use observed among respondents, particularly for accessing e-books, online databases, and electronic journals.

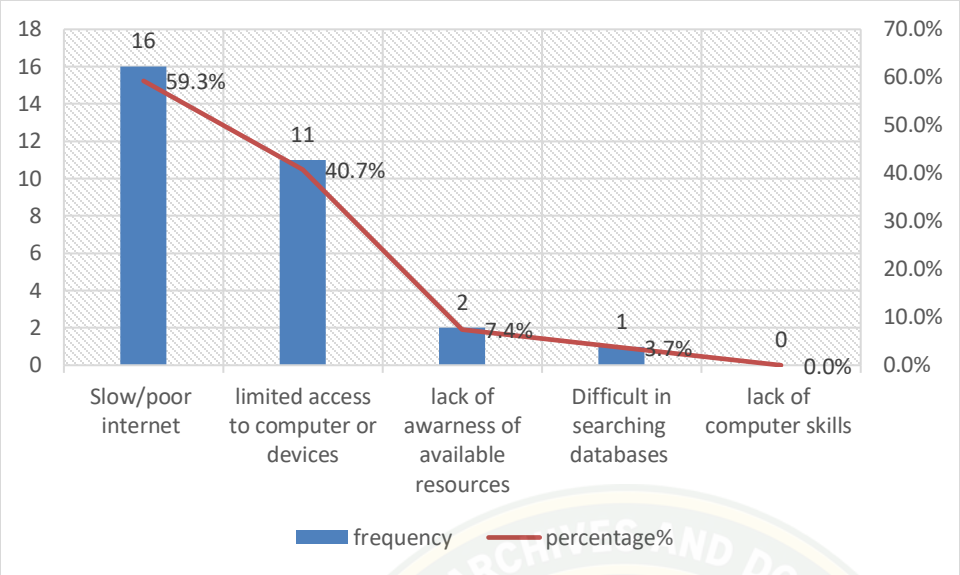
The interview findings further revealed that the library regularly provides user education programs to improve users' digital competencies. According to the librarians, users receive face-to-face training sessions, one-to-one assistance, and remote support whenever they experience difficulties in using digital library services

4.10 Challenges Faced by Students When Using Digital Library Services in academic library

Respondents were requested to identify the major challenges they encountered when using digital library services. This helped the researcher understand the factors limiting the effective utilization of digital library services. The findings are presented in Figure 4.3 .

Figure 4.10: Challenges Faced by Students (N = 27)

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Source: Field Data (2026)

This figures show that slow or poor internet connectivity was the most frequently reported challenge, affecting 13 respondents (48.1%). Limited access to computers and digital devices was reported by 5 respondents (18.5%), while 4 respondents (14.8%) cited inadequate computer skills. Difficulty in searching databases and lack of awareness of some digital resources were also reported.

These findings indicate that technological limitations remain a major barrier to the effective utilization of digital library services. Improving ICT infrastructure and providing continuous user training would enhance access and use of digital information resources.

The interview findings further revealed that the library regularly provides user education programs to improve users' digital competencies. According to the librarians, users receive face-to-face training sessions, one-to-one assistance, and remote support whenever they experience difficulties in using digital library services. Overall, both questionnaire and interview findings indicate that improving technological infrastructure, increasing funding, and strengthening user training programs are essential for enhancing the effective utilization of digital library services.

4.11 Strategies to overcome challenge of using digital library in academic library

Respondents were requested to suggest strategies that could improve the utilization of digital library services at IFM Mwanza Campus. The findings are presented in Table 4.11.

Table 4.11: Strategies to overcome challenge Digital Library Services (N = 27)

Measures	Frequency	Percentage (%)
Improve internet connectivity	10	37%
Provide technical assistance from library staff	5	18.5%
Increase awareness campaigns	5	18.5%
More computers and devices in the library	7	29%
Total	**27**	**100%**

Source: Field Data (2026)

Table 4.11 indicates that improving internet connectivity was the most suggested strategy, with 10 respondents (37.0%) identifying it as an important measure for improving digital library services. This was followed by providing more computers and digital devices, which was suggested by 7 respondents (26.0%). 5 respondents (18.5%) recommended providing technical assistance from library staff, while another 5 respondents (18.5%) suggested increasing awareness campaigns about available digital library services.

The findings indicate that reliable internet connectivity remains a major requirement for effective utilization of digital library services. Since most digital resources depend on internet access, improving network infrastructure would enable users to access e-books, online databases, electronic journals, and other digital resources more efficiently. In addition, increasing the availability of computers and digital devices would provide more opportunities for users who may not have personal devices.

The interview findings from library staff supported these results. Library staff recommended that the institution should increase investment in ICT infrastructure, including improving internet bandwidth and expanding computer facilities within the library. They

*Fu*rthermore, library staff suggested strengthening awareness programs to ensure that all users understand the available digital library services and how to access them effectively. Therefore, improving digital library services requires combined efforts from institutional management, library staff, ICT personnel, and users.

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the study, implications of the findings, conclusion, recommendations, and suggested areas for further research.

5.1 Summary of the Study

This study assessed user behavior towards digital library services among students at the Institute of Finance Management (IFM) Mwanza Campus. The study was guided by four specific objectives, namely: identify the types of digital library services available, examine students' skills in using digital library services, identify the challenges affecting the utilization of digital library services, and to propose strategies for improving the utilization of digital library services. The study employed a descriptive research design using a quantitative approach. Data were collected from 27 respondents through questionnaires and interviews and analyzed using descriptive statistics, particularly frequencies and percentages (Creswell, 2014).

5.1.1 Types of Digital Library Services Available at IFM Mwanza Campus

The study found that several digital library services were available at IFM Mwanza Campus. The major services identified included e-books, online databases, electronic journals, and the institutional repository. Among these services, e-books were the most frequently utilized by respondents, indicating that they were the primary source of academic information for students.

5.1.2 Students' Skills in Using Digital Library Services

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The study found that most students possessed basic skills in accessing and using digital library services. Respondents were able to search for electronic information resources and retrieve academic materials. However, some students experienced difficulties in searching online databases, evaluating information sources, and using advanced search techniques, indicating the need for continuous information literacy training.

5.1.3 Challenges Affecting the Utilization of Digital Library Services

The study established. The major challenges included poor internet connectivity, inadequate ICT facilities, limited access to computers and digital devices, inadequate information literacy skills, and limited awareness of some available digital library resources. These challenges reduced students' ability to access and effectively utilize electronic information resources.

5.1.4 Strategies to overcome challenge facing of Digital Library Services

The study found that the utilization of digital library services could be improved by strengthening ICT infrastructure, providing reliable internet connectivity, increasing awareness of available digital resources, conducting regular information literacy training, and offering continuous user education programs. The findings further indicated that collaboration between library management and academic departments would enhance access to and effective utilization of digital library services.

5.3 Conclusion

The study concluded that digital library services were available at the Institute of Finance Management (IFM) Mwanza Campus and contributed significantly to teaching, learning, and research activities. The findings revealed that students used various digital library services, particularly e-books, online databases, e-journals, and institutional repositories. However, the effective utilization of these services was constrained by poor internet connectivity, limited access to ICT facilities, inadequate information literacy skills, and limited awareness of some available digital resources.

Also, that improving ICT infrastructure, enhancing user education programs, increasing awareness of digital library services, and providing regular information literacy training would improve the effective utilization of digital library services among students. Therefore, collaboration between

library management and the institution was essential for enhancing access to and utilization of digital library resources. (Mtega & Ronald, 2020; Creswell, 2014)

5.4 Recommendations

Based on the findings of this study, the following recommendations were made:

5.4.1 Recommendations to IFM Management

The management of IFM Mwanza Campus should improve ICT infrastructure by providing reliable internet connectivity, adequate computers, and other digital facilities to support students in accessing digital library services.

5.4.2 Recommendations to the Library Management

The library management should organize regular information literacy training programmes and user orientation sessions to improve students' skills in searching, accessing, evaluating, and using digital information resources. The library should also promote awareness of the available digital library services through workshops, notice boards, social media platforms, and the institution's website.

5.4.3 Recommendations to Students

Students should actively participate in information literacy training programmes organized by the library. They should also make regular use of digital library services to improve their academic performance, research skills, and ability to locate reliable scholarly information.

5.4.4 Recommendations to Policy Makers

Higher learning institutions and education stakeholders should allocate sufficient financial resources to support the development and maintenance of digital library infrastructure, subscription to electronic databases, and continuous training programmes for both library staff and users. (Mcharazo & Olden, 2021; Kumar & Singh, 2022)

5.5 Areas for Further Research

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This study was limited to students at IFM Mwanza Campus. Therefore, further research was recommended in the following areas:

A study on the utilization of digital library services among academic staff in higher learning institutions in Tanzania.

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APPENDIX I

LIBRARY USER QUESTIONNAIRE

Dear respondent

Instructions:

I am student from the school of library archives and Documentation Studies (SLADS). I am conducting research on the "AN ASSESSMENT OF USER BEHAVIOUR TOWARDS DIGITAL LIBRARY SERVICES IN ACADEMIC LIBRARY: A CASE STUDY OF THE Institute of Finance Management. "please you are kindly requested to fill these questionnaires by Inserting answer in the gaps put a tick where necessary

1.Gender.....

☐ Male

☐ Female

2.Age.....

☐ 18 – 20 years

☐ 21 – 25 years

☐ 26 – 30 years

☐ Above 30

3.Level of Study.....

☐ Certificate

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☐ Diploma

☐ Degree

4.Level of Study at IFM Mwanza Campus.....

Less than 1 year { }

1 – 2 years { }

3 – 4 years { }

other please state

5.Are you aware of the digital library services provided by the library?.....

Yes { }

No { }

6.Which digital library services do you usually use? (Tick all that apply) .....

E-books { }

E-journals { }

Online databases { }

Institutional repository { }

Other please state

7.How often do you use the digital library services?

☐ Daily

☐ Weekly

☐ Monthly

☐ Rarely

☐ Other please state

8.How would you rate your overall skills in using digital library services?.....

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☐ Excellent

☐ Good

☐ Average

☐ Poor

9.What challenges do you face when using digital library services? L.....

☐ Slow or poor internet connection

☐ Lack of computer skills

☐ Limited access to computers or devices

☐ Difficulty in searching databases

☐ Lack of awareness of available resources

□Other please

10.What measures do you think will improve student use of digital library services? (Tick all that apply) .....

☐ Improved internet connectivity

☐ More computers and devices in the library

☐ Awareness campaigns about available resources

☐ Technical assistance from library staff

□Other please state

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APPENDIX II

INTERVIEW QUESTIONNAIRE FOR LIBRARIAN

Dear respondent

Instructions:

I am student from the school of library archives and Documentation Studies (SLADS). I am conducting research on the "AN ASSESSMENT OF USER BEHAVIOUR TOWARDS DIGITAL LIBRARY SERVICES IN ACADEMIC LIBRARY: A CASE STUDY OF THE Institute of Finance Management. "please you are kindly requested to fill these questionnaires by Inserting answer in the gaps. Provide additional explanation where necessary

1. Do you provide digital services in your library.?

If yes What are those services you you have?

2.. Do you provide training to your users on how to use digital services?

3, If yes What skills do you provide to users?

3. Do you face any challenges to provide digital services to the users?

If yes what are those challenges

4.. What should be done to overcome those challenges.....

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APPENDIX III

RESEARCH BUDGET

N/S	Items/ activities	Descriptions	Unity/quantity Tsh/=	Unity cost	Total cost
1	Stationary	Pen, notebook, folders	Lump sum	50,000	50,000
2	Printing and photocopies	Tools guide, proposal and reports	Lump cost	125,000	125,000
3	Binding	Proposal and report	Lump cost	35,000	35,000
4	Internet bundles and communication	Phone call, internet for data research coordination	Lump sum	15,000	15,000
5	Food	Lunch during data collection	Lump cost	60,000	60,000
6	Transport cost		Lump cost	50,000	50,000
7	**Grand Total**	**-**	**-**	**Total =**	**345,000**

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APPENDIX IV

RESEARCH TIMETABLE

ACTIVITIES	February 2026	Mar 2026	April 2026	May 2026	June	July & August
Writing of proposal						
Proposal Submission						
Preparation of research Tools						
Data collection						
Report Writing						
Report Submission						

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THE UNITED REPUBLIC OF TANZANIA

CHUO CHA USIMAMIZI WA FEDHA
THE INSTITUTE OF FINANCE MANAGEMENT
(Established under the act No. 3 of 1972)

In reply, please quote:

Ref. No. AD: 11/052/01A/005

15th March, 2026

Academic officer
School of Library Archives and Documentation studies
(SLADS)
P.O. Box 227
BAGAMOYO

RE: PERMISSION TO COLLECT DATA FOR THE STUDENT CHANANJA E. JOSEPH 5TH TO 16TH MAY, 2026

Please refer to the above heading and your letter with **Ref. No. DA. 201/487/Vol14/10 dated 9th March, 2026.**

2. Institute of Finance Management (IFM) was inaugurated in 1972 Under the Executive IFM Act. Cap. 3 of 1972, IFM is Mandated to conduct Training Research and Consultancy Services in Education Management, leadership, and administration to all serving and prospective Education Management and Administrators in Tanzania.

3. This letter is intended to inform you that CHANANJA E. JOSEPH have been granted Permission to collect data at from **5th to 4th May, 2026.**

Thanks for your continuing cooperation.

Mr. Edmund L. Kimaro
For CHIEF EXECUTIVE.

All corespodent should be addressed to the rectors
5 shaaban Robert,postal code 11101, P.O.Box 3918,dar es saalam - Tanzania Tel: +255222112931 4, Fax: +255222112935, Email ;rectoraifm.ac.tzWebsite; www.ifm.ac.tz

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