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A Research Report on:

An assessment of the quality of financial records collected by the Revenue Authority in enhancing tax collection: A case study of Tanzania Revenue Authority, Bagamoyo District town council branch office

BY:

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A Research report Submitted to the School of Library, Archives and Documentation Studies (SLADS) as a Partial Fulfillment for the requirement of the Award of Ordinary Diploma in Records and Archives Management.

Jully,2026

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CERTIFICATION

The undersigned certify that he has read and hereby recommend for the acceptance by the School of Library, Archives and Documentation studies a research report entitled “an assessment of the quality of financial records collected by the revenue authority in enhancing tax collection: a case study of tanzania revenue authority, Bagamoyo district town council branch office**”** as a partial fulfillment of requirements for the award of Ordinary Diploma in Records and Archives Management

Signature…….

(Supervisor)

Date……

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I, Jenipher Wistand Sila**,** 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 university or college for a similar or any other academic award.

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ACKNOWLEDGMENTS

This research report would not have been possible without the guidance, support, and encouragement of many individuals to whom I am sincerely grateful.

Above all, I thank the Almighty God for granting me the strength, wisdom, good health, and perseverance throughout the period of conducting this study.

I wish to express my deepest appreciation to my supervisor, Sir Samweli Madembo for his valuable guidance, constructive comments, professional advice, and continuous support throughout the research process. Her dedication and expertise greatly contributed to the successful completion of this study.

I am also grateful to the staff and administration of the School of Library, Archives and Documentation Studies (SLADS) for providing me with the academic knowledge, skills, and learning environment that enabled me to undertake this research successfully.

My sincere appreciation goes to the management and staff of the Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office for their cooperation and willingness to participate in this study. Their valuable information, experiences, and insights regarding the quality of financial records and tax collection greatly contributed to the achievement of the study objectives.

I would also like to extend my heartfelt gratitude to my beloved parents and family members for their financial assistance, moral support, prayers, and encouragement throughout my academic journey. Their sacrifices and motivation inspired me to remain committed to my studies and research work.

Finally, I thank my fellow students, friends, and everyone who contributed directly or indirectly to the completion of this research report. Your support, encouragement, and cooperation are highly appreciated and will always be remembered**.**

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DEDICATION

I dedicate this work to my loved parents for their advice, support of materials and prayers during the whole process of pursuing my Diploma. Thank you, so much may God be with you always

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LIST OF ABBREVIATIONS AND ACRONYMS

ICTs	Information and Communication Technologies
NARSA	National Archives and Records Services
NARA	National Archives and Records Authority
RM	Records Management
SLADS	School of Library, Archives and Documentation Studies
ERMS	Electronic records management system

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ABSTRACT

This study assessed the quality of financial records collected by the Tanzania Revenue Authority (TRA) and their contribution to enhancing tax collection, using the TRA Bagamoyo District Town Council Branch Office as a case study. The study aimed to assess the quality of financial records collected from customers, examine the role of quality financial records in enhancing tax collection, identify the challenges faced by TRA in collecting and managing quality financial records, and propose appropriate measures to improve financial records management.

A mixed-method research approach and descriptive research design were employed. Data were collected from a sample of 30 respondents comprising taxpayers, TRA staff, and heads of departments through questionnaires and structured interviews. Quantitative data were analyzed using descriptive statistics, while qualitative data were analyzed using content analysis.

The findings revealed that the majority of respondents considered the financial records collected by TRA to be accurate, complete, and reliable, making them suitable for effective tax administration. Quality financial records were found to enhance tax collection by promoting accountability, supporting accurate tax assessment, facilitating tax audits, improving compliance monitoring, and strengthening transparency in tax administration. However, the study identified several challenges affecting effective financial records management, and limited financial resources.

The study concludes that quality financial records are fundamental to effective tax administration and enhanced revenue collection at the Tanzania Revenue Authority. It recommends the implementation of Electronic Records Management Systems (ERMS), improvement of records storage infrastructure, continuous staff training and taxpayer awareness programs, stronger enforcement of records management policies, and increased investment in modern records management technologies. Implementing these recommendations will strengthen financial records management practices, improve taxpayer compliance, and enhance tax collection performance at TRA Bagamoyo District Town Council Branch Office.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.0 Introduction

This chapter presents introduction and background of the study, that include historical background of the study, statement of the problem, general and specific objectives of the study, significance of the study, scope of the study, limitations of the study as well as definition of the key terms.

1.1 Background of the Study

Globally, taxation is a primary mechanism through which governments mobilize financial resources to support economic growth and social development. Public revenues generated through taxation are essential for financing public goods such as infrastructure, education, health services, and administrative systems (Musgrave & Musgrave, 2017). The effectiveness of tax systems largely depends on the availability of high-quality financial records, which enable accurate assessment, monitoring, and enforcement of tax obligations (Basu, 2018). In many developed economies, strong financial record-keeping systems have significantly contributed to effective tax administration. Countries with advanced accounting standards and integrated information systems are better able to collect reliable financial data from taxpayers, which improves tax compliance and reduces administrative costs (Pomeranz & Vila-Belda, 2019). Proper financial records enhance transparency and accountability, thereby strengthening trust between taxpayers and tax authorities (Slemrod, 2018).

In Africa, domestic revenue mobilization has been a persistent concern for governments seeking to reduce dependency on external financing. Studies indicate that weak financial record-keeping among taxpayers, particularly within small and informal businesses, significantly affects tax administration efficiency across the continent (Prichard, 2015). The lack of reliable financial records limits the ability of tax authorities to broaden the tax base and improve compliance (UNECA, 2020). Sub-Saharan Africa is characterized by a large informal sector where many businesses operate without standardized

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accounting systems. According to research by Olken and Singhal (2019), inadequate financial documentation contributes to under-reporting of income and widespread tax evasion in the region. Strengthening the quality of financial records collected from taxpayers is therefore seen as a strategic approach to enhancing tax collection and improving fiscal sustainability in African countries (IMF, 2020).

In Tanzania, taxation remains the most important source of government revenue and a key instrument for implementing national development strategies such as the Five-Year Development Plan and Vision 2025. The Tanzania Revenue Authority (TRA) is responsible for administering tax laws and ensuring efficient revenue collection (URT, 2020; TRA, 2021). Despite various reforms aimed at improving tax administration, challenges related to financial record quality among taxpayers persist (Luvanda & Shitundu, 2020). Empirical studies in Tanzania reveal that many taxpayers, especially small and medium enterprises, lack proper accounting knowledge and fail to maintain complete and accurate financial records. This situation affects tax assessment, audit effectiveness, and voluntary compliance (Moshi, 2019). Poor-quality financial records make it difficult for TRA to determine correct tax liabilities, leading to disputes, tax avoidance, and revenue leakage (Nchimbi, 2020).

At the district level, TRA offices such as TRA Bagamoyo play a critical role in collecting financial records directly from taxpayers. Bagamoyo District has experienced increasing economic activities, including trade, tourism, and small-scale enterprises, which require effective tax administration mechanisms (URT, 2022). However, challenges related to the quality of financial records submitted by customers and records management practices may affect the efficiency of tax collection in the area (TRA, 2022). Therefore, this study aims to examine the quality of financial records collected by Tanzania Revenue Authority from customers and their role in enhancing tax collection, using TRA Bagamoyo as a case study. The findings are expected to contribute to better records management practices, improved tax compliance, and enhanced revenue performance.

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1.2 Statement of the Problem

Tax revenue is a vital source of government income and plays a significant role in financing public services and national development initiatives in Tanzania. (Kemoni & Ngulube, 2018). Effective tax collection depends largely on the availability of quality financial records, which support accurate tax assessment, compliance monitoring, transparency, and accountability within tax administration systems (Musgrave & Musgrave, 2017). For the Tanzania Revenue Authority (TRA), the collection and proper management of financial records from customers are essential for enhancing revenue performance and ensuring efficient service delivery at both national and local levels (TRA, 2022).

Despite the importance of quality financial records, their collection and use remain a major challenge for effective tax collection in Tanzania. Many taxpayers, particularly small and medium enterprises and informal businesses, fail to maintain complete, accurate, and reliable financial records. This situation limits the ability of TRA to determine correct tax liabilities, conduct effective audits, and enforce tax laws efficiently, leading to tax non-compliance, revenue leakages, and frequent disputes (Nyamute & Masabo, 2021).

Although several studies have examined tax compliance and revenue collection in Tanzania, limited empirical research has focused specifically on the quality of financial records collected by TRA from customers and how these records enhance tax collection at the local level. In particular, there is inadequate documented evidence on this issue in TRA Bagamoyo, creating a research gap that limits the development of effective records management and tax administration strategies (Asogwa, 2019). This study therefore seeks to address this gap by examining the quality of financial records collected by TRA and their contribution to enhancing tax collection in the study area. (Kemoni & Ngulube, 2018)

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1.3 Objective of the Study

1.3.1 General Objective

The main objective of this study was to assess the quality financial record collected by revenue authority in enhancing tax collection at Tanzania Revenue Authority Bagamoyo District town council branch office

1.3.2 Specific Objectives

This study is guided by the following specific objectives.

i. To assess the quality of financial records collected by the Tanzania Revenue Authority from customers at Tanzania Revenue Authority Bagamoyo District town council branch office
ii. To examine the role of financial records collected in enhancing tax collection at Tanzania RevenueAuthority at Bagamoyo District town council branch office
iii. To identify challenges faced by Revenue Authority in collecting and managing quality financial records from customers at Tanzania Revenue Authority Bagamoyo District town council branch office

1.4 Research Question

This study seeks to answer the following research questions

i. What is the quality of financial records collected by the Tanzania Revenue Authority from customers at Tanzania Revenue Authority Bagamoyo District town council branch office?
ii. What is the role of financial records collected in enhancing tax collection at Tanzania Revenue Authority Bagamoyo District town council branch office?
iii. What are the challenges faced by Revenue Authority in collecting and managing quality financial records from customers at Tanzania Revenue Authority Bagamoyo District town council branch office

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1.5 Significance of the study

The findings of this study are expected to be significant to the Tanzania Revenue Authority (TRA), policymakers, and scholars in the field of records and information management. The study will provide insights into the importance of quality financial records in enhancing effective tax collection, which may help TRA improve records management practices and tax administration efficiency, particularly at the district level. The results may also assist policymakers in formulating strategies and guidelines aimed at strengthening financial record-keeping among taxpayers to enhance compliance and revenue performance. Additionally, the study will contribute to existing academic knowledge by providing empirical evidence on the relationship between quality financial records and tax collection, serving as a reference for future studies in related areas.

1.6 Scope of the Study

This study will focus on examining the quality of financial records collected by the Tanzania Revenue Authority and their contribution to enhancing tax collection, with specific reference to TRA Bagamoyo. Geographically, the study will be confined to Bagamoyo District in Tanzania. In terms of content, the study will cover aspects related to the types of financial records collected from customers, records management practices, and their role in tax collection. The study will involve TRA staff and selected taxpayers as respondents. Temporally, the study will focus on the current practices of financial record collection and management during the period of the study.

1.7 Limitations of the study

In conducting this study, some limitations faced by the researcher are as follows: Lack of Experience The researcher lacks experience, because it is the first time to undertake research study. To overcome this limitation close relationship was shown to fellow students; the supervisor and other people who are experienced in research matters or issues. Shortages of Literature The shortage of literature also hinders the conduct of this study, due to the unavailability of related literature to be used in the study. To overcome this, the researcher will rely heavily on the use of electronic facilities such as e-resources so as to get more related literature. Financial Challenge: The researcher will need to meet with respondents and sometimes make calls for the purpose of collecting data. Not only

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that, but also printing of the questionnaire, and research itself were the things that directly cost the researcher. To solve this barrier, the researcher will try to balance the available budget in order to make sure the study is completed and submitted on time.

1.8 Definition of key terms

Financial Records

Documents and recorded information that provide evidence of financial transactions carried out by taxpayers. These include sales records, purchase records, receipts, invoices, cash books, ledgers, bank statements, and financial reports used for tax assessment and compliance purposes. (Asogwa, B.E.2019)

In this study the term financial record will refer to Documents and recorded information that provide evidence of financial transactions carried out by taxpayers. These include sales records, purchase records, receipts, invoices, cash books, ledgers, bank statements, and financial reports used for tax assessment and compliance purposes. At Tanzania Revenue Authority Bagamoyo District town council branch office

Quality Financial Records

Financial records that are accurate, complete, reliable, consistent, timely, and properly organized. Such records support effective tax assessment, auditing, monitoring, and decision-making by tax authorities and reduce errors and disputes in tax administration. (Ngulube, P, 2018)

In this study quality of financial records refer to the accurate, complete, reliable, consistent, timely, and properly organized. Such records support effective tax assessment, auditing, monitoring, and decision-making by tax authorities and reduce errors and disputes in tax administration.

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Tax Collection

The process through which the Tanzania Revenue Authority assesses, demands, collects, and accounts for taxes from individuals and business entities in accordance with established tax laws, regulations, and procedures. (Musgrave, P.B.2017)

Records Management

The systematic control of records throughout their life cycle, including creation, receipt, maintenance, use, storage, retrieval, and disposal of records, to ensure efficiency, accountability, transparency, and legal compliance. (Asogwa, B.E, 2019)

In this study record management refer to the systematic process of creating, organizing, storing, maintaining and disposing of tax related records used in tax administration. These records include taxpayer registration information, tax returns, payment records, audit reports and correspondence with taxpayers

Tanzania Revenue Authority (TRA)

A semi-autonomous government institution established to administer tax laws, collect central government revenue, and ensure compliance with taxation requirements in Tanzania. (TRA, 2022)

In this study, Tanzania Revenue Authority refers to the place or institution where tax administration activities are carried out. Its government office where taxpayers go to receive tax-related services getting information, and comply with tax law. At the Bagamoyo District town council branch office

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a review of the literature related to the study on the quality of financial records collected by the Tanzania Revenue Authority and their role in enhancing tax collection. This chapter covers a detailed description of the specific objectives with support from various literature.

2.1 Quality of Financial Records Collected by the Tanzania Revenue Authority

Financial records are documents that provide evidence of financial transactions conducted by individuals or organizations. These records include invoices, receipts, purchase records, sales records, cash books, ledgers, and bank statements which help in documenting financial activities and ensuring accountability within organizations (Musgrave & Musgrave, 2017). Proper financial records enable both businesses and government institutions to track financial operations and ensure transparency in financial reporting.

The quality of financial records refers to the degree to which financial documents are accurate, complete, reliable, and properly organized for use in financial management and decision-making processes. According to Basu (2018), high-quality financial records provide dependable financial information that can be used for auditing, financial reporting, and performance evaluation. When financial records are properly maintained, they provide a clear picture of an organization's financial position and help reduce financial mismanagement.

In tax administration, financial records are essential tools used by tax authorities to determine the correct amount of tax payable by taxpayers. The Tanzania Revenue Authority collects financial records from customers in order to assess tax liabilities and monitor compliance with tax regulations. According to the Tanzania Revenue Authority (TRA, 2022), accurate and well-maintained financial records submitted by taxpayers improve the efficiency of tax administration and facilitate effective tax assessment.

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However, the quality of financial records submitted by taxpayers often varies depending on the level of financial knowledge and record-keeping practices among business owners. Many small and medium enterprises lack adequate accounting skills and therefore fail to maintain proper financial documentation. Moshi (2019) explains that poor record-keeping practices among small businesses frequently result in incomplete financial records, which make it difficult for tax authorities to conduct accurate tax assessments.

Furthermore, poor-quality financial records may lead to tax disputes between taxpayers and tax authorities. When financial documentation is incomplete or inaccurate, tax officers may face difficulties verifying financial information provided by taxpayers. This situation may reduce tax compliance and negatively affect revenue collection. According to Nchimbi (2020), proper financial record keeping improves transparency and strengthens accountability in tax administration systems.

The literature reviewed above shows that quality financial records are essential for effective tax assessment and administration. However, there is limited evidence regarding the quality of financial records collected by the Tanzania Revenue Authority at the district level, particularly in TRA Bagamoyo. This study, therefore, seeks to assess the quality of financial records collected by TRA from customers and how these records contribute to enhancing tax collection.

2.1.2 Role of Quality Financial Records in Enhancing Tax Collection

Quality financial records play a significant role in improving the effectiveness of tax collection in many countries. Financial records provide documented evidence of business transactions, income, and expenditures, which helps tax authorities determine the correct tax obligations of taxpayers. According to Musgrave and Musgrave (2017), accurate financial records allow tax administrators to assess tax liabilities fairly and ensure that individuals and businesses pay the appropriate amount of tax.

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The availability of reliable financial records enhances transparency in tax administration. When taxpayers maintain proper financial documentation, tax authorities are able to verify financial information more easily and conduct effective tax assessments. According to Pomeranz and Vila-Belda (2019), quality financial records enable tax authorities to identify discrepancies between reported income and actual financial activities, which helps reduce tax evasion and improve revenue collection.

Quality financial records also support the auditing process conducted by tax authorities. Tax audits require accurate financial information in order to verify the correctness of tax declarations submitted by taxpayers. According to Slemrod (2018), well-maintained financial records simplify the auditing process and allow tax authorities to detect errors or irregularities in tax reporting. In this way, proper financial documentation contributes to strengthening tax compliance and accountability among taxpayers.

Furthermore, quality financial records promote voluntary tax compliance among taxpayers. When businesses maintain organized financial records, they are able to calculate their tax liabilities more accurately and submit correct tax returns. According to Prichard (2015), taxpayers who maintain proper financial records are more likely to comply with tax regulations because they have a clear understanding of their financial position and tax obligations.

In developing countries, including Tanzania, improving financial record keeping among taxpayers has been recognized as an important strategy for strengthening tax systems. According to the International Monetary Fund (IMF, 2020), strengthening financial record keeping practices helps tax authorities broaden the tax base, improve tax administration efficiency, and increase government revenue. Similarly, the Tanzania Revenue Authority (TRA, 2022) emphasizes that proper financial documentation from taxpayers contributes significantly to improving tax collection performance.

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However, the absence of quality financial records among taxpayers continues to pose challenges for effective tax administration. When financial records are incomplete or inaccurate, tax authorities may face difficulties determining the correct tax liabilities of taxpayers, which may lead to revenue loss and disputes between taxpayers and tax authorities. According to Nyamute and Masabo (2021), poor financial documentation is one of the major factors contributing to low tax compliance in developing economies.

The literature reviewed above indicates that quality financial records are important for enhancing tax collection through improved tax assessment, auditing, and compliance monitoring. However, limited studies have specifically examined how the quality of financial records collected by the Tanzania Revenue Authority contributes to enhancing tax collection at the district level. Therefore, this study seeks to examine the role of quality financial records in enhancing tax collection in TRA Bagamoyo.

2.1.3 Challenges Faced by Tanzania Revenue Authority in Collecting and Managing Quality Financial Records

Despite the importance of financial records in tax administration, tax authorities often face several challenges in collecting and managing quality financial records from taxpayers. One of the major challenges is poor record-keeping practices among taxpayers, particularly small and medium enterprises. Many business owners lack the necessary accounting knowledge and skills required to maintain proper financial documentation. According to Moshi (2019), inadequate accounting knowledge among small business owners often results in incomplete or inaccurate financial records, which makes it difficult for tax authorities to assess tax liabilities accurately.

Another challenge faced by tax authorities is the existence of a large informal sector in many developing countries. In such sectors, many businesses operate without formal accounting systems and do not maintain standardized financial records. According to Prichard (2015), the informal nature of many small businesses limits the ability of tax authorities to collect reliable financial information from taxpayers, which affects the efficiency of tax administration. This situation often leads to under-reporting of income and difficulties in determining the correct amount of tax payable.

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Lack of awareness about the importance of financial record keeping also contributes to poor financial documentation among taxpayers. Many taxpayers do not understand the role that financial records play in tax compliance and financial management. According to Nchimbi (2020), some taxpayers fail to maintain proper records because they perceive record keeping as unnecessary or time-consuming. This lack of awareness creates challenges for tax authorities when verifying financial information submitted by taxpayers.

Technological and administrative limitations also affect the management of financial records within tax institutions. In some cases, tax authorities may face challenges related to inadequate records management systems, limited technological infrastructure, and insufficient training of staff responsible for managing financial records. According to Asogwa (2019), effective records management requires well-established systems for storing, retrieving, and managing records throughout their life cycle. Without proper records management systems, it becomes difficult for institutions to manage large volumes of financial records efficiently.

Additionally, limited cooperation from taxpayers can hinder the process of collecting quality financial records. Some taxpayers may be reluctant to provide complete financial information due to fear of taxation or lack of trust in tax authorities. According to Nyamute and Masabo (2021), resistance from taxpayers can create barriers to obtaining accurate financial information needed for effective tax assessment and revenue collection.

The literature reviewed above shows that tax authorities face several challenges in collecting and managing quality financial records, including poor record-keeping practices, lack of awareness among taxpayers, technological limitations, and resistance from taxpayers. However, limited research has specifically examined these challenges within the context of the Tanzania Revenue Authority at the district level. Therefore, this study seeks to identify the challenges faced by TRA in collecting and managing quality financial records from customers in TRA Bagamoyo.

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2.4 Research Gap

There are different studies that have been conducted on records management and financial record keeping in relation to tax administration. For instance, the study by Moshi (2019) identified several challenges related to financial record keeping among small and medium enterprises, including lack of accounting knowledge, poor documentation practices, and limited awareness of maintaining proper financial records for tax purposes. Other studies have also contributed to understanding the role of financial records in tax systems. For example, Nyamute and Masabo (2021) pointed out that weak financial record keeping among businesses limits the ability of tax authorities to assess tax liabilities accurately. Musgrave and Musgrave (2017) also noted that reliable financial documentation is essential for effective tax administration because it provides evidence for financial transactions used during tax assessment and auditing processes. In addition, Prichard (2015) explained that strong record-keeping systems improve tax compliance and increase government revenue in many developing countries. A gap in understanding how the quality of financial records collected by tax authorities themselves contributes to enhancing tax collection performance. Furthermore, there is limited exploration of how records management practices within the Tanzania Revenue Authority, particularly at district offices, influence the collection and management of financial records from customers.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter discussed the research design, research approach, area of the study, population of the study, sample size, sampling technique, data collection method, data quality control, validity, reliability, and ethical considerations are also included. Research ethical consideration that was employed in conducting the study was specifically to this section provides an elaboration on how the study was collected in accordance to the set of objectives.

3.1 Research Design

Research design refers to the overall plan or structure used by the researcher to obtain answers to research questions (Creswell, 2014). This study will employ a descriptive research design. The descriptive research design is appropriate because it allows the researcher to describe the existing situation regarding the quality of financial records collected by the Tanzania Revenue Authority from customers. The design will enable the researcher to collect information from TRA staff and taxpayers concerning their experiences and perceptions about financial record keeping and its role in enhancing tax collection. According to Kothari (2014), descriptive research design is suitable when the objective of the study is to describe characteristics of a population or a phenomenon being studied.

3.2 Research Approach

This study employed a mixed-method approach, combining both qualitative and quantitative techniques. The quantitative approach was used to collect measurable data regarding collected financial records by the revenue authority in enhancing tax collection, while the qualitative approach helped to capture detailed views, experiences, and challenges faced by staff during collected financial records by the revenue authority in enhancing tax collection. The combination of these approaches enabled the researcher to obtain both statistical and descriptive information relevant to the study.

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3.2 Study Area

The study will be conducted at Tanzania Revenue Authority (TRA) Bagamoyo District Office located in Bagamoyo District, Tanzania. TRA is responsible for administering tax laws and collecting government revenue in Tanzania (TRA, 2022). Bagamoyo District has experienced growth in economic activities such as trade, tourism, and small-scale enterprises, which contribute significantly to the tax base. The district-level TRA office is responsible for collecting financial records from taxpayers, assessing tax liabilities, and ensuring compliance with tax regulations. The area was selected because it provides a suitable environment for examining the quality of financial records submitted by customers and how such records contribute to improving tax collection.

3.3 Study Population

Study population refers to the entire group of individuals or elements that share common characteristics and from which the researcher intends to collect data (Bryman, 2016). The population of this study will include TRA staff working at TRA Bagamoyo and taxpayers registered with TRA Bagamoyo.TRA staff are responsible for collecting, managing, and verifying financial records from taxpayers, while taxpayers are responsible for maintaining and submitting their financial records for tax assessment purposes. Therefore, these groups are considered appropriate respondents for the study.

3.4 Sample Size

For this study, a sample size of 30 respondents was selected. The sample included 18 Tax Payer set, 7 TRA staff, and 5 heads of departments. This selection ensured representation from different roles involved in disaster recovery planning and implementation. This selection was designed to ensure a diverse representation of experiences and roles within the council, capturing both operational and managerial perspectives. The chosen sample size was considered sufficient to provide relevant insights while ensuring the feasibility of data collection and the richness of the information obtained.

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Formula;

$n = \frac{NxZ^2}{4(N-1)e^2 + Z^2}$ *Where N = 100, Z = 1.714, and e=0.1*

$n = \frac{100\ x1.714^2}{4(100-1)0.1^2 + 1.714^2}$

$n = \frac{100\ x\ 2.94}{4(49)0.1 + 2.94}$

$$n = \frac{147}{4(0.49) + 2.94}$$

$$n = \frac{147}{1.96 + 2.94}$$

$$n = \frac{147}{4.9}$$

$$n = 30$$

Sample size is 30

3.5 Sampling Techniques

In this study, both probability and non-probability sampling techniques was used to select the sample required by the study. The probability sampling technique that was used in the study was simple random sampling technique. This technique was used to select Tax payer, and TRA staff to fill questionnaires. On the other hand, a non-probability technique called purposively sampling was used to obtain key informant from Head of department that was included in interviews.

3.6.1 Simple Random Sampling Technique

This technique is widely used to minimize selection bias and ensure that the sample accurately represents the larger population. In this study, simple random sampling was employed to select a total of 18 Tax payer and 7 TRA staff from TRA Bagamoyo. The use of this technique allowed for objective and unbiased selection of participants to respond to questionnaires, ensuring that each respondent had an equal opportunity to be included regardless of their background or role.

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3.5.1 Purposive Sampling

3.6.2 Purposive Sampling Techniques

According to Glenton & Lewin, (2019) Purposive Sampling is a method that belongs to the category of non-probability sampling techniques that permits a researcher to select samples on the bases of their knowledge, relationships and expertise in relation to the objective of the study. In this studying researcher was used purposive sampling to select 5 Head of department from the study area. The reason of using purposive sampling was to get a target population based on a study.

3.6 Data Collection Methods

3.7 Data Collection Method

Data collection is the process of gathering and measuring information on the variable of interest in an established systematic style that enables one to answer stated research questions (Kabir, 2016). In this study, the researcher was used two major sources of data collection which include primary and secondary sources since the combination of these methods improves validity and reliability.

3.7.1 Primary data

Primary data refers to the data from sources that the researcher directly collects through interviews, observation and questionnaires. Primary data are those which are collected with a fresh hand for the first time, and thus happen to be original. Primary data was collected from the sample population by using questionnaire, observation, interview methods.

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3.7.1.1 Questionnaire Method

This method was used to collect data from respondents with the help of set questions. Respondents normally fill in answer written form and researcher collect the forms with the complete record (Brown, 2019). Open and close ended questionnaires was distributed to 18 Tax payer and 7 TRA staff in TRA Bagamoyo where the advantage of questionnaire is it allows respondents to respond to the questions on their own words, also allow respondents to choose between numbers of alternative and reduce the possibility of obtaining ambiguous answers.

Advantages of questionnaire method offer several advantages in data collection. It is both cost-effective and time-efficient, allowing the researcher to gather data from a large number of respondents within a short period. Additionally, questionnaires enable the collection of standardized responses, which simplifies data analysis and comparison. The method also ensures respondent anonymity, encouraging honest and unbiased answers, particularly when addressing sensitive or institutional issues.

3.7.1.2 Interview Method

In this study interviews were used as it allowed the researcher to establish report, explain the purpose of the study and clarify issues and also provide detailed record. In this study structured interview method was used to collect data to 5 head of department from the study area.

Advantage of the interview method allows the researcher to collect detailed and in-depth information by engaging directly with respondents. It provides the opportunity to clarify questions, probe for more explanation, and explore complex issues. This method is especially useful for obtaining rich insights from key informants based on their experiences and professional roles.

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3.7. 1.3 Observation guide

According to Kothari (2014) observation refers to the means of looking something. It is a method for data collection where by researcher observes what is happening and collects data. Observation is the data collection approach whereby researcher examines people in their natural setting or naturally occurring situation. The advantage of observation is that researcher observed what is happening in the study area and examines people in their natural setting or naturally occurring situations.

Advantage the observation method allows the researcher to gather firsthand, non-verbal, and real-time information about behaviors, practices, and the physical environment. It provides direct insight into actual records management activities, helping to validate or supplement data collected through other methods. This approach enhances the reliability of the study by capturing what participants do rather than what they say.

3.7.2 Secondary Data

Secondary data refers to information that has been collected by someone other than the current researcher, typically for purposes other than the present study (Raj, 2015). In this study, secondary data was obtained through the review of existing documents and literature related to records management. This included scholarly sources such as theses and dissertations, academic books, peer-reviewed journals, government publications, and relevant articles. These sources provided valuable theoretical foundations, supported the development of the research framework, and helped to identify gaps in the existing body of knowledge. Reviewing secondary data also complemented primary data collection by offering broader context and comparisons for analysis.

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3.8 Data analysis and processing

Krishna (2004) defines data analysis as the means of critical examination of the assembled and grouped data for studying the characteristics of the object under the study and for defining arrangements of association among the variable connecting to it. The researcher was obtained both quantitative and qualitative data, and each has its way of analyzing data. As in quantitative, data can be analyzed by a statistical method by using excel and Statistical Product and Service Solutions but qualitative data was analyzed by using the content analysis method since qualitative data are in form of the word not numerical.

3.9 Data quality Control

3.9.1 Pilot study

According to (Brown, 2019) Pilot study refers to small scale preliminary studies. A pilot study is typically conducted with a small representative sample identical to but not including the group to be studied (Asogwa, 2022). The main reason for conducting the pilot study was to test the weaknesses and strengths of research instruments to correct their weaknesses and also help the researcher to be familiar with the research instruments.

3.9.2 Reliability and Validity

When conducting the study, the researcher must confirm that the reliability and validity of the study's tools are achieved before data is collected and before conclusions are given.

3.9.2.1 Validity

Validity is defined as the accuracy of measurement. It values the efficiency of tools and instruments applied in the study (Creswell, 2018). For instance, the study's questionnaires were effectively framed and tested prior to the research with the objectivity for which the research objectives meant. Construct validity will have ensured through the review of various literature related to the study.

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3.9.2.2 Reliability

Reliability is constancy of a research measurement and the degree to which the study's instruments examine and provides similar feedback each time; they are used on similar environment with similar subject (Kibanda, 2020). The study is reliable when it consistently measures what it is expected to examine, this is when similar results are repeated.

3.10 Ethical Considerations

Ethical considerations are important in research to ensure that the rights and privacy of respondents are respected (Creswell, 2014). The researcher will obtain permission from relevant authorities before conducting the study at TRA Bagamoyo. Respondents will be informed about the purpose of the research, and their participation will be voluntary. Confidentiality and anonymity of respondents will be maintained, and the information collected will be used strictly for academic purposes.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSION

4.0. Introduction

The study examines the role of record management in managing record of a public service. In order to meet it objected the researcher formulated hypothetical question which supported to get relevant information related to the study. The instrumentation which is used to collect data is questionnaire and interview.

4.1 Response Rates

A total of 30 responses were successfully obtained from the targeted 30 respondents, resulting in a 100% response rate for this study. This high response rate was achieved due to the researcher's consistent and proactive follow-up efforts, which ensured that all selected participants were engaged and willing to contribute to the research. The full participation of the sample population enhanced the reliability and completeness of the data collected, thereby strengthening the validity of the study's findings.

4.2 Demographic Characteristics of Respondents

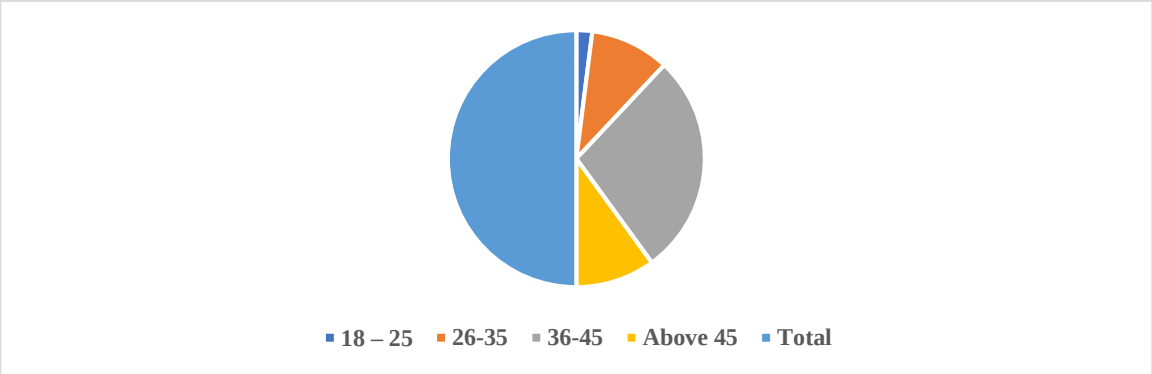
Personnel characteristics of respondents have very significant role to play in social science research. In this study a set of personal characteristics such as age, gender and education level of respondents were examined and presented as follows.

4.2.1 Age of Respondents

The age distribution of respondents was analyzed to understand the age composition of individuals involved in records management and related services within the study area. The findings revealed a range of age groups, which provided diverse perspectives based on levels of experience and professional exposure. Table 4.1 summarizes the results

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Figure 4.1: Age of Respondents **(N=30)**



Source: field study (2026)

The table above show that Tax payer and TRA staff, 1(4%) were with aged range between 18-25 years, 5(20%) were with age between 26-35 years, 17(68%) were with age range between 36-45 years and 2(8%) were with the age of above 45 years. For head of department 2(40%) were with aged range between 36-45 years, and 3 (60%) were with age between above 45 years.

This distribution suggests that the majority of participants were relatively young to mid-career professionals, likely active in day-to-day records management and administrative tasks. The inclusion of various age groups provided a balanced understanding of how records management practices are perceived across different levels of experience and career stages.

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4.2.2 Gender of Respondents

The gender distribution of respondents was assessed to determine the representation of male and female participants involved in records management and administrative roles. Analyzing gender composition is essential for understanding workforce financial records collected by the revenue authority in enhancing tax collection.

Table 4.1: Information on Gender of Respondents (N=30)

Gender	Tax payer and TRA staff N=25		Head of department N=5	
	Frequency (F)	**Percentage %**	**Frequency (F)**	**Percentage %**
Male	14	56%	3	60%
Female	11	44%	2	40%
Total	**25**	**100%**	**5**	**100%**

Source: field study (2026)

The findings show that 11(44%) of Tax payer and TRA staff were female and 14(56%) were male. To the side of Head of department, 2(40%) were female and 3(60%) were male.

From an analytical perspective, the higher male representation could reflect broader trends in public employment, where certain roles particularly in technical or managerial positions may still be dominated by men. However, the 44% Tax payer and TRA staff and 40% Head of department female participation also indicates growing involvement of women in administrative and recordkeeping positions, which reflects gradual progress toward gender inclusivity.

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Understanding the gender distribution also helps identify whether gender has any influence on perceptions, attitudes, or practices related to Collection of records. Further analysis may examine if gender correlates with access to training, decision-making roles, or specific challenges faced in the implementation of records systems. These insights can contribute to developing inclusive strategies and capacity-building programs that promote gender equality in records management roles.

4.2.3 Education Level of Respondents

The educational background of respondents plays a critical role in shaping their understanding, implementation, and appreciation of proper financial records collected by the revenue authority. Higher levels of education often correlate with increased awareness of policies, procedures, and the use of modern records management systems. In this study, education level was assessed to understand the academic qualifications of respondents involved in records-related roles.

Table 4. 2: Education Level of Respondents (N=30)

Education Level	**Tax payer and TRA staff N=25**		**Head of department N=5**	
	Frequency (F)	**Percentage %**	**Frequency (F)**	**Percentage %**
Certificate	5	20%	-	-
Diploma	10	40%	-	-
Bachelor degree	10	40%	2	40%
Masters	-	-	2	40%
PHD	-	-	1	20%
Total	**25**	**100%**	**5**	**100%**

Source: field study (2026)

The findings of the study show that for Tax payer and TRA staff 5(20%) respondent was with certificate education level, 10(40%) respondents were with diploma education level and 10(40%) respondent was with Bachelor degree education level. For Head of

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departments 2(40%) respondents was with Bachelor degree level. 2(40%) respondents were with masters' education and 1(20%) respondent was with PhD education level.

The relatively small percentage of respondents with postgraduate education suggests a gap in advanced collection of records expertise, particularly in areas such as strategic planning, policy development, and digital transformation. While diploma and degree holders are well suited for operational roles, effective leadership in collection of records requires higher-level training and analytical skills. This highlights the importance of continuous professional development to enhance staff competencies, particularly at the managerial and policy-making levels. Investing in further education and specialized training would not only strengthen individual performance but also contribute to more efficient, transparent, and compliant in collection of records in TRA institution.

4.3 Quality of Financial Records Collected by the Tanzania Revenue Authority from Customers

This section presents the findings on the quality of financial records collected by the Tanzania Revenue Authority (TRA) from customers at TRA Bagamoyo District Town Council Branch Office. The findings were obtained through questionnaires administered to respondents and were guided by three key questions.

4.3.1 Types of Financial Records Commonly Submitted by Taxpayers

This section presents the findings on the types of financial records most commonly submitted by taxpayers to the Tanzania Revenue Authority (TRA) Bagamoyo District Office. Respondents were asked to identify the financial record they submit most frequently during tax administration processes. The purpose of this question was to determine the dominant types of financial records available to TRA for tax assessment and revenue collection.

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Table 4.3: Types of Financial Records Commonly Submitted by Taxpayers (N = 30)

Financial Record	Frequency (F)	Percentage (%)
Receipts	10	33%
Invoices	8	27%
Financial Statements	7	23%
Tax Returns	5	17%
Total	**30**	**100%**

Source: Field Data (2026).

The findings in Table 4.3.1 indicate that receipts were the most commonly submitted financial records, as reported by 10 (33.3%) respondents. This suggests that receipts are the primary source of evidence used by taxpayers to support tax declarations and verify business transactions. Receipts are essential because they provide proof of sales and purchases, thereby facilitating accurate tax assessment.

Furthermore, 8 (26.7%) respondents indicated that invoices are commonly submitted to TRA. Invoices provide detailed information on goods and services supplied and are important documents for determining taxable transactions and verifying business income.

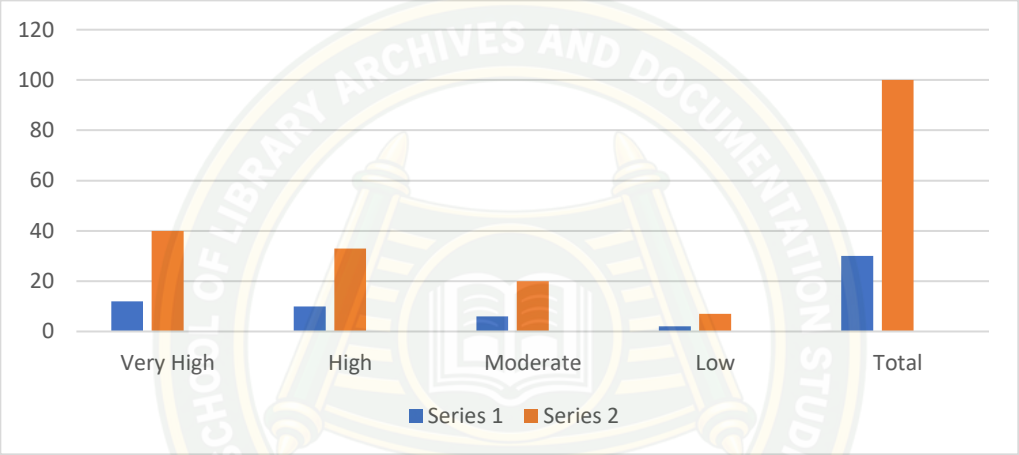
The study also found that 7 (23.3%) respondents reported submitting financial statements. These records provide comprehensive information on the financial position and performance of businesses, enabling TRA officers to assess taxpayers' liabilities more accurately and make informed tax decisions.

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4.3.2 Accuracy of Financial Records Submitted by Taxpayers

This section presents respondents' views regarding the accuracy of financial records submitted by taxpayers to the Tanzania Revenue Authority (TRA). Respondents were asked to rate the level of accuracy of the financial records using four response categories: Very High, High, Moderate, and Low. Accurate financial records are essential for effective tax assessment, minimizing errors, and improving tax administration.

Figure 4.2: Accuracy of Financial Records Submitted by Taxpayers (N = 30)



Source: Field Data (2026)

The findings indicate that 12 (40.0%) respondents rated the accuracy of financial records submitted by taxpayers as Very High, while 10 (33.3%) rated it as High. Furthermore, 6 (20.0%) respondents considered the accuracy to be Moderate, whereas only 2 (6.7%) rated it as Low.

These findings suggest that the majority of respondents (73.3%) believe that taxpayers generally submit accurate financial records to TRA. Accurate financial records facilitate correct tax assessment, improve transparency, reduce errors during tax audits, and support effective tax administration. However, the 26.7% of respondents who rated the accuracy as moderate or low indicate that some taxpayers still submit inaccurate or inconsistent financial information, which may negatively affect tax assessment and revenue collection.

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Therefore, TRA should continue strengthening taxpayer education and verification mechanisms to improve the accuracy of financial records submitted.

4.3.3 Completeness of Financial Records Submitted to TRA

This section presents respondents' opinions on the completeness of financial records submitted to the Tanzania Revenue Authority (TRA). Respondents were asked to indicate whether the financial records received by TRA were Very Complete, Complete, Moderately Complete, or Incomplete. Complete financial records provide sufficient information for tax assessment, compliance monitoring, and decision-making.

Table 4.4: Completeness of Financial Records Submitted to TRA (N = 30)

Response	**Frequency (F)**	**Percentage (%)**
Very Complete	11	37%
Complete	12	40%
Moderately Complete	5	17%
Incomplete	2	7%
Total	**30**	**100%**

Source: Field Data (2026)

The findings show that 12 (40.0%) respondents indicated that the financial records submitted to TRA were Complete, while 11 (36.7%) rated them as Very Complete. Additionally, 5 (16.7%) respondents considered the records to be Moderately Complete, and 2 (6.6%) reported that the records were Incomplete.

The results imply that 76.7% of respondents believe that taxpayers generally submit complete financial records to TRA. Complete financial records enhance the efficiency of tax administration by providing adequate information for tax assessment, auditing, and compliance monitoring. Nevertheless, the responses indicating moderate completeness and incompleteness (23.3%) suggest that some taxpayers fail to provide all the required financial information. This may delay tax processing, reduce the accuracy of tax

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assessments, and increase the likelihood of disputes. Therefore, TRA should continue encouraging taxpayers to maintain and submit complete financial records to improve the effectiveness of tax collection.

4.4 Role of Quality Financial Records in Enhancing Tax Collection

This section presents findings on the role of quality financial records in enhancing tax collection at Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office. The findings were obtained from respondents through questionnaires that sought to determine how quality financial records contribute to tax administration and revenue collection. Specifically, the questionnaires focused on whether quality financial records provide accurate information for tax assessment, promote accountability in tax administration, and support legal and operational activities within TRA.

4.3.1 Quality Financial Records Improve Tax Compliance

Respondents were asked whether they agreed that quality financial records improve tax compliance. Their responses are presented in

Table 4.5: Quality Financial Records Improve Tax Compliance (N = 30)

Response	**Frequency (F)**	**Percentage (%)**
Strongly Agree	14	47%
Agree	10	33%
Disagree	4	13%
Strongly Disagree	2	7%
Total	**30**	**100%**

Source: Field Data (2026)

The findings indicate that respondents strongly agreed and 10 (33.3%) agreed that quality financial records improve tax compliance. This means that 80% of the respondents believed that maintaining accurate and complete financial records encourages taxpayers to comply with tax laws and regulations. Proper financial records enable tax officers to verify tax information accurately, reduce tax evasion, and promote voluntary compliance among taxpayers.

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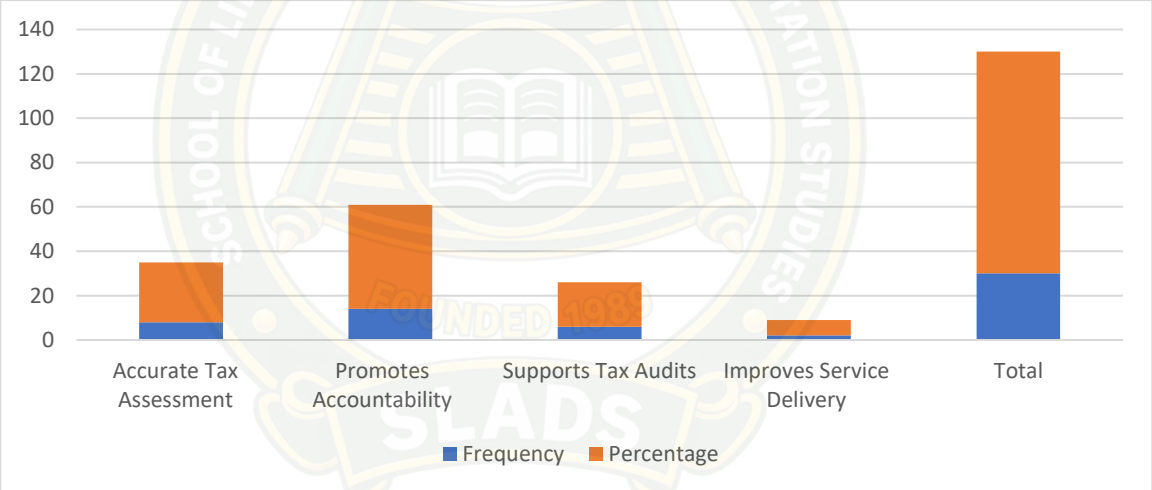
On the other hand, 4 (13.3%) respondents disagreed, while 2 (6.7%) strongly disagreed. These respondents may believe that factors such as taxpayers' awareness, tax policies, and enforcement mechanisms also influence tax compliance beyond the quality of financial records.

Overall, the findings suggest that quality financial records are an important factor in improving tax compliance because they support transparency, accountability, and accurate tax administration.

4.3.2 Importance of Quality Financial Records in Tax Administration

Respondents were asked to identify the role that best describes the importance of quality financial records in tax administration.

Figure 4.4: Importance of Quality Financial Records in Tax Administration (N = 30)



Source: Field Data (2026)

The findings reveal that respondents identified promoting accountability as the most important role of quality financial records in tax administration. This suggests that quality financial records enhance transparency, enable effective monitoring of taxpayers, and improve accountability in tax collection processes.

Furthermore, 8 (26.7%) respondents stated that quality financial records provide accurate tax assessment, indicating that reliable records help tax officers determine tax liabilities fairly and accurately.

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Additionally, 6 (20.0%) respondents indicated that quality financial records support tax audits, demonstrating that proper documentation serves as legal evidence during audits, compliance verification, and dispute resolution.

Only 2 (6.6%) respondents reported that quality financial records primarily improve service delivery, suggesting that although efficient service delivery is important, respondents considered accountability and accurate tax assessment to be more significant contributions.

Overall, the findings demonstrate that quality financial records play a crucial role in enhancing tax administration by promoting accountability, supporting accurate tax assessment, facilitating tax audits, and improving the efficiency of service delivery within the Tanzania Revenue Authority.

4.5 Challenges Faced by Tanzania Revenue Authority in Collecting and Managing Quality Financial Records

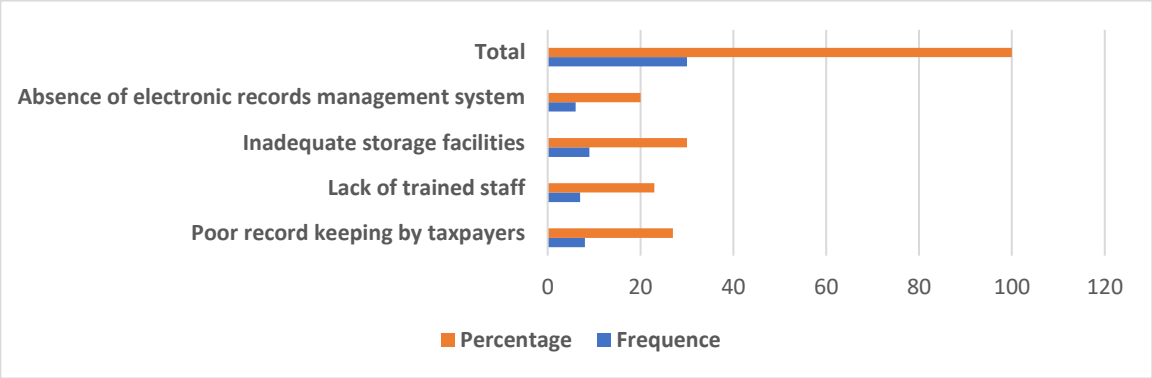
This section presents findings on the challenges faced by the Tanzania Revenue Authority (TRA) in collecting and managing quality financial records at TRA Bagamoyo District Town Council Branch Office. The findings were obtained from respondents through three questionnaire items that sought to identify the major difficulties affecting financial records management and tax administration.

4.5.1 Major Challenges Affecting Financial Records Collection

This section presents the findings on the major challenges affecting the collection and management of quality financial records at the Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office. Respondents were asked to identify the challenge they considered to have the greatest impact on financial records collection.

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Figure 4.5: Major Challenges Affecting Financial Records Collection (N = 30)



Source: Field Data (2026)

The findings indicate that 9 (30.0%) respondents identified inadequate storage facilities as the major challenge affecting the collection and management of financial records. This suggests that insufficient storage space limits the proper preservation, organization, and retrieval of financial records, thereby affecting efficient tax administration.

Furthermore, 8 (26.7%) respondents reported poor record keeping by taxpayers as a major challenge. This implies that some taxpayers fail to maintain accurate and complete financial records, making it difficult for TRA to assess tax liabilities correctly.

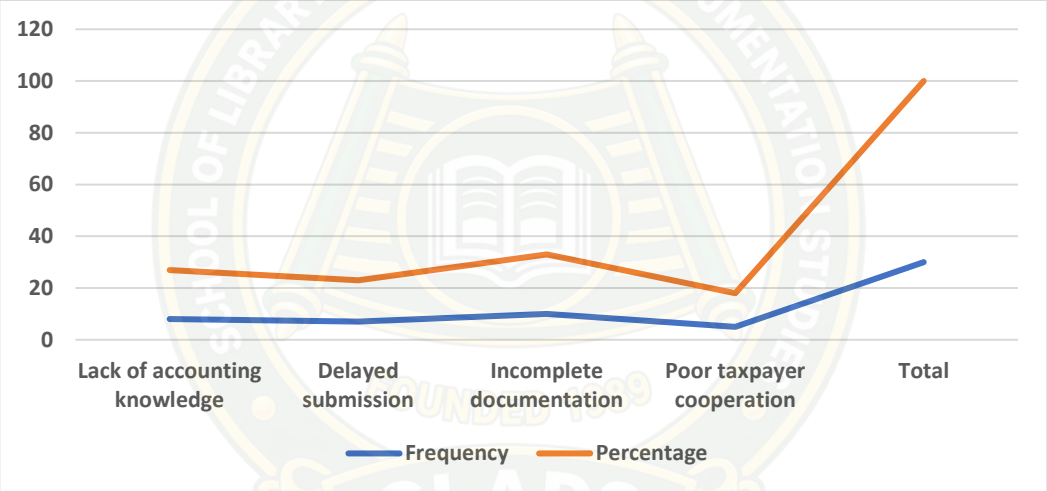
The study also found that 7 (23.3%) respondents considered the lack of trained staff to be a significant challenge. This indicates that inadequate knowledge and skills in records management among staff may reduce the effectiveness of records handling and management practices.

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4.3.2 Factors Affecting the Quality of Financial Records and Staff Skills in Records Management

This section presents the findings on the factors that affect the quality of financial records and respondents' perceptions of the adequacy of staff skills in managing financial records at the Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office. Respondents were asked to identify the factor that most affects the quality of financial records and to assess the sufficiency of staff skills in records management.

Figure 4.6 Factors Affecting the Quality of Financial Records and Staff Skills in Records Management (N=30)



Source: Field Data (2026)

The findings reveal that 10 (33.3%) respondents identified incomplete documentation as the major factor affecting the quality of financial records. This indicates that missing or incomplete financial information reduces the reliability and usefulness of records for tax assessment and decision-making.

Additionally, 8 (26.7%) respondents indicated that lack of accounting knowledge among taxpayers affects the quality of financial records. This suggests that inadequate financial knowledge contributes to errors in record preparation and maintenance.

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Furthermore, 7 (23.3%) respondents reported delayed submission of financial records as another important factor. Delays in submitting financial documents may interfere with timely tax assessment and compliance monitoring.

Only 5 (16.7%) respondents considered poor taxpayer cooperation to be the main factor affecting record quality. Although this was the least selected response, it still demonstrates the importance of taxpayer cooperation in maintaining accurate and complete financial records.

4.6 Solutions to the Challenges Tanzania Revenue Authority in Collecting and Managing Quality Financial Records

The responses were asked to suggest the possible ways to combat with the challenges hinder effective records management in supporting health services and results are summarized in the figure

4.6.1 Technological Measures to Improve Financial Records Management

This section presents the findings on the technological measures that can improve the management of quality financial records at the Tanzania Revenue Authority (TRA) Bagamoyo District Office. Respondents were asked to identify the technological improvement they considered most effective in strengthening financial records management.

Table 4.7.: Technological Measures to Improve Financial Records Management (N = 30)

Technological Measure	Frequency (F)	Percentage (%)
Electronic Records Management System	12	40%
Computerized filing systems	8	27%
Digital backup systems	6	20%
Online taxpayer record submission	4	13%
Total	**30**	**100%**

Source: Field Data (2026)

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The findings indicate that 12 (40%) of the respondents identified the implementation of an Electronic Records Management System (ERMS) as the most effective technological measure for improving financial records management. This suggests that respondents believe digital records systems would enhance the storage, retrieval, security, and accessibility of financial records while reducing dependence on manual record-keeping practices.

Furthermore, 8 (26.7%) of the respondents preferred computerized filing systems, indicating that computerization would improve the organization and retrieval of financial records and reduce the time required to access information.

In addition, 6 (20%) of the respondents selected digital backup systems, implying that regular electronic backups would protect financial records from loss caused by disasters, system failures, or accidental deletion.

Finally, 4 (13.3%) of the respondents identified online taxpayer record submission as the most suitable technological improvement. This finding suggests that enabling taxpayers to submit financial records electronically would improve efficiency, reduce paperwork, and facilitate timely submission of tax-related information.

Overall, the findings demonstrate that technological advancement, particularly through the adoption of Electronic Records Management Systems, is essential for strengthening financial records management and enhancing tax administration at TRA.

4.3.2 Policy Measures to Improve Financial Records Management

This section presents respondents' views on the policy measures that could improve the management of quality financial records at the Tanzania Revenue Authority (TRA). Respondents were asked to identify the policy intervention they considered most effective in strengthening records management practices.

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Table 4.8: Policy Measures to Improve Financial Records Management (N = 30)

Policy Measure	**Frequency (F)**	**Percentage (%)**
Regular monitoring and supervision	7	23**%**
Enforcement of records management policies	11	37**%**
Development of new records management guidelines	5	17%
Regular policy review	7	23%
Total	**30**	**100%**

Source: Field Data (2026)

The findings reveal that 11 (36.7%) of the respondents identified the enforcement of records management policies as the most important policy measure for improving financial records management. This indicates that effective implementation of existing policies would promote compliance with records management standards and ensure consistency in handling financial records.

Furthermore, 7 (23.3%) of the respondents recommended regular monitoring and supervision, suggesting that continuous oversight would help identify weaknesses in records management practices and improve staff accountability.

Similarly, 7 (23.3%) of the respondents proposed regular policy review, indicating the importance of updating records management policies to address emerging technological changes and operational challenges.

Lastly, 5 (16.7%) of the respondents recommended the development of new records management guidelines. This implies that clear and comprehensive guidelines would provide staff with standardized procedures for creating, maintaining, storing, and disposing of financial records.

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The findings therefore suggest that strengthening policy implementation, supported by continuous monitoring and periodic policy review, would significantly improve the quality and management of financial records at TRA, thereby enhancing tax administration and revenue collection.

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.0. Introduction

This chapter presents the summary of the major findings, draws conclusions based on the research objectives, and offers practical recommendations for improving records management in support of public service delivery. The chapter also highlights areas for further research to address gaps not fully explored in the current study. The aim is to provide a comprehensive reflection on the study's results and contribute meaningful suggestions for strengthening records management systems in public institutions.

5.1 Summary of the Study

The study assessed the quality of financial records collected by the Tanzania Revenue Authority (TRA) and their contribution to enhancing tax collection at TRA Bagamoyo District Town Council Branch Office. The findings revealed that the majority of respondents considered the quality of financial records to be high, indicating that the records are generally accurate, complete, reliable, and useful for tax administration. The study further established that quality financial records play a significant role in enhancing tax collection by promoting accountability, providing accurate information for tax assessment, serving as legal evidence during audits and disputes, and improving service delivery. However, several challenges were identified, including inadequate storage facilities, lack of trained personnel, absence of electronic records management systems, weak enforcement of records management policies, and limited financial resources. To address these challenges, respondents recommended the provision of modern storage facilities, staff training and capacity building, implementation of electronic records management systems, and strengthening records management policies. Overall, the study concludes that effective management of quality financial records is essential for improving tax administration efficiency and enhancing revenue collection at TRA Bagamoyo District Town Council Branch Office.

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5.1.1 Quality of Financial Records Collected by the Tanzania Revenue Authority from Customers

The study found that the quality of financial records collected by the Tanzania Revenue Authority (TRA) from customers at Bagamoyo District Town Council Branch Office was generally satisfactory. The majority of respondents, representing 73%, rated the quality of financial records as either very high or high, indicating that most records submitted by taxpayers were accurate, complete, reliable, and useful for tax administration activities. Quality financial records were found to facilitate proper tax assessment, improve transparency, and support effective decision-making within the authority. However, a small proportion of respondents rated the quality of records as moderate or low, suggesting that some taxpayers still submit incomplete or inaccurate financial information. These findings imply that although TRA has achieved considerable success in collecting quality financial records, there is still a need to strengthen record-keeping practices among taxpayers through awareness programs, training, and continuous monitoring to ensure the availability of accurate and reliable financial information for effective tax administration.

5.1.2 Role of Quality Financial Records in Enhancing Tax Collection

The study established that quality financial records play a vital role in enhancing tax collection at Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office. The findings revealed that the majority of respondents (46%) indicated that quality financial records promote accountability by enabling tax authorities to monitor taxpayers' compliance and ensure transparency in tax administration. Additionally, 27% of respondents reported that quality financial records provide accurate and essential information for tax assessment and decision-making, while 20% stated that such records serve as legal and operational evidence during audits, tax investigations, and dispute resolution. A smaller proportion (7%) noted that quality financial records contribute to efficient service delivery through timely retrieval and processing of tax-related information. These findings demonstrate that quality financial records are fundamental to effective tax administration because they support accurate tax assessment,

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strengthen compliance monitoring, reduce tax disputes, improve accountability, and ultimately increase government revenue collection.

5.1.3 Challenges Faced by Tanzania Revenue Authority in Collecting and Managing Quality Financial Records

The study identified several challenges faced by the Tanzania Revenue Authority (TRA) in collecting and managing quality financial records at Bagamoyo District Town Council Branch Office. The findings revealed that inadequate storage facilities were the most significant challenge, cited by 33.3% of respondents, as poor storage conditions affect the preservation, organization, and retrieval of records. Furthermore, 23.3% of respondents indicated that a lack of trained personnel hinders effective records management because many staff responsible for handling records lack professional knowledge and skills. The study also found that the absence of electronic records management systems, reported by 20% of respondents, limits the efficiency, accessibility, and security of financial records. In addition, weak enforcement of records management policies (13.3%) and limited budget and resources (10%) were identified as factors affecting effective records management. These challenges negatively impact the collection, storage, retrieval, and utilization of financial records, thereby reducing the efficiency of tax administration and potentially affecting tax collection performance. The findings suggest the need for improved infrastructure, staff capacity building, technological advancement, and stronger policy implementation to enhance the management of quality financial records within TRA.

5.1.4 Solutions to the Challenges Tanzania Revenue Authority in Collecting and Managing Quality Financial Records

The study identified several solutions that can help the Tanzania Revenue Authority (TRA) improve the collection and management of quality financial records. The findings revealed that the provision of modern storage facilities was the most preferred solution, supported by 33.3% of respondents, as it would enhance the safety, preservation, and accessibility of financial records. Furthermore, 26.7% of respondents recommended training and capacity building for staff to improve their knowledge and skills in records management practices. The implementation of electronic records management systems

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was suggested by 20% of respondents, who believed that digital systems would improve record security, retrieval speed, and operational efficiency. Another 20% emphasized the need for developing and enforcing records management policies to ensure standardization and compliance with established procedures. Interview findings also highlighted the importance of integrating infrastructure development, technological support, staff empowerment, and policy enforcement to achieve effective records management. Therefore, the study concludes that adopting these measures would significantly improve the quality of financial records, strengthen tax administration processes, and enhance tax collection performance at TRA Bagamoyo District Town Council Branch Office.

5.2 Conclusion

The study concludes that quality financial records are essential for enhancing tax collection at Tanzania Revenue Authority (TRA) Bagamoyo District Town Council Branch Office. The findings revealed that most of the financial records collected by TRA are of satisfactory quality and play a significant role in promoting accountability, supporting accurate tax assessment, facilitating compliance monitoring, and improving revenue collection. However, the effectiveness of financial records management is constrained by several challenges, including inadequate storage facilities, lack of trained personnel, absence of electronic records management systems, weak enforcement of records management policies, and limited financial resources. Despite these challenges, the study identified practical solutions such as the provision of modern storage facilities, staff training and capacity building, implementation of electronic records management systems, and strengthening records management policies. Therefore, improving the quality and management of financial records will enhance the efficiency of tax administration, strengthen taxpayer compliance, and contribute to increased government revenue collection at TRA Bagamoyo District Town Council Branch Office.

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5.3 Recommendations

Based on the findings of the study, the following recommendations are proposed:

- TRA should strengthen records management infrastructure by providing adequate and secure storage facilities as well as modern electronic records management systems to improve the storage, retrieval, security, and preservation of financial records.
- TRA management should invest in continuous training and capacity building programs for both staff and taxpayers to enhance knowledge and skills in financial record keeping, records management practices, and tax compliance requirements.
- The Government and TRA should enforce records management policies and allocate sufficient resources to support effective financial records management, including policy implementation, technological improvements, and regular monitoring to ensure the collection of accurate, complete, and reliable financial records.

5.4 Areas for Further Study

The following areas are recommended for further research:

- The impact of electronic records management systems on tax collection performance in Tanzania Revenue Authority.
- The relationship between taxpayers' record-keeping practices and tax compliance among small and medium enterprises in Tanzania.
- The effectiveness of taxpayer education programs in improving the quality of financial records submitted to TRA.
- Challenges and opportunities of digital transformation in financial records management within public revenue collection institutions in Tanzania.

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APPENDIX I

RESEARCH BUDGET

The study was requiring money in order to achieve the goal for the data collection. It includes stationary, computer typing, printing, photocopying and transport expenses as well as daily expenses for the researcher survival. The expenditure was as follows;

S/N	DETAILS	AMOUNT IN TSH.
01.	A ream of paper	30,000/=
02.	Transport expenses	80,000/=
03.	Secretarial services	100,000/=
04.	Other related expenses	150,000/=
05.	Communication and miscellaneous expenses	30,000/=
TOTAL		**390,000/=**

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APPENDIX II

RESEARCH WORK PLAN SCHEDULE/ TIME FRAME

ACTIVITIES	JANUARY, 2026	FEBRUARY,2026	MARCH,2025	APRIL,2026	MAY,2026	JUNE 2026	JULY 2026	AUGUST 2026
Submission of research title								
Proposal writing and compilation								
Final binding and submission of research proposal								
Obtaining clearance and pre field visit								
Final binding and submission								

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Appendix III

Questionnaire for TRA staff

Dear respondents,

I am Jenipher Wistand Sila, a student at the School of Library, Archive and Documentation Studies (SLADS), am pursuing a diploma in Records and Archives Management. This questionnaire will aim to collect information on" the quality of financial records collected by Tanzania revenue authority from customers in enhancing tax collection: A Case in TRA Bagamoyo responses will be totally unidentified, and the highest degree of confidentiality will be maintained. Therefore, I request you to answer the following questions honestly and openly as you can. It is my sincere hope that I will receive maximum cooperation.

1. Age

a) 18–25 years
b) 26–35 years
c) 36–45 years
d) 46 years and above

2. Gender

a) Male
b) Female

3. Level of Education

a) Primary Education
b) Secondary Education
c) Certificate
d) Diploma
e) Bachelor's Degree

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4. What is the major challenge faced by TRA in collecting quality financial records from taxpayers?

a) Incomplete financial records submitted by taxpayers
b) Poor record-keeping practices by taxpayers
c) Delayed submission of financial records
d) Lack of cooperation from taxpayers

5. Which factor most affects the management of financial records at TRA?

a) Inadequate records management systems
b) Limited staff training
c) Lack of modern technology
d) Insufficient storage facilities

6. How often do taxpayers submit complete and accurate financial records?

a) Always
b) Often
c) Sometimes
d) Never

7. Which measure would best improve the collection and management of quality financial records at TRA?

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APPENDIX IV

INTERVIEW GUIDE FOR HEAD OF DEPARTMENT

1. Respondent age?
2. Respondent gender?
3. What is your highest level of education?
4. What difficulties do you experience when collecting financial records from taxpayers?
5. In your opinion, what are the main reasons why some taxpayers fail to submit complete and accurate financial records?
6. How do the challenges in collecting and managing financial records affect tax collection at TRA Bagamoyo District Town Council Branch Office?
7. What measures do you recommend to improve the collection and management of quality financial records from taxpayers?

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APPENDEX VII

LETTER OF ACCEPTANCE

TANZANIA REVENUE AUTHORITY

Ref: GD,87/530/01/8 **28" April 2026**

Academic Officer.

School of Library. Archives and Documentation Studies,

P.O.BOX 227

BAGAMOYO

RE: PERMISSION FOR CONDUCTING RESEARCH

Please refer to your letter dated **25th April, 2026** with reference number **DA.420/471/01/2026/20** regarding data collection for your student.

I would like to inform you that your request to conduct research at Tanzania Revenue Authority (TRA) Bagamoyo is accepted to begin from 30th April, 2026 to 14 May, 2026 for a period of 15 days as indicated in your letter. You will collect your data at all (any) of our TRA Offices in Kibaha Region, every working day from 8:00 am-05:00 pm.

I take this time to welcome you. Note that; the data collected should be used for academic purposes only and it should be in line with the topic of your interest as you mentioned in your letter which stated "AN ASSESSMENT OF THE QUALITY OF FINANCIAL RECORDS COLLECTED BY THE REVENUE AUTHORITY IN ENHANCING TAX COLLECTION: A CASE STUDY OF TANZANIA REVENUE AUTHORITY, BAGAMOYO DISTRICT TOWN COUNCIL BRANCH OFFICE"

"Together We Build Our Nation."

Regards,

Subira Mussa

FOR: REGIONAL MANAGER

COAST

CC. - District Manager - TRA Bagamoyo

JENIPHER W. SILA- 0611412437

ISO 9001: 2015 CERTIFIED

Regional Manager, P.O. Box 30165, COASTAL Region, Tanzania

Tel: 023 2402117 / 2402904, 2402905, Fax: 023 2402037

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