Assessing the Impact of a Process Change in Revenue Banking on Financial Performance of the Judiciary of Zambia

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ABSTRACT
This research study is aimed at comprehensively assessing the impact of a process change in revenue banking on financial performance of the Judiciary of Zambia and formulate strategies to address the constraints that impend high performance of the implemented revenue banking process The study employs a mixed-methods research approach and integrates data from financial reports and structured open-ended responses from various employees within the Judiciary as well as observed experiences. The research specifically focuses on three objectives: determining the process change made by the Judiciary in revenue banking; assessing financial performance of the Judiciary before a process change in revenue banking in 2016 and 2017 financial years, and after change in 2019, 2020 and 2021 financial years; and conducting a comparative analysis of financial performance of the Judiciary before and after a process change in revenue banking. The findings reveal a positive impact on financial performance of the Judiciary evidenced by improved actual revenue collection amounts that above budget estimates during the period after the process change unlike during the period prior to process change. The study goes beyond merely assessing the impact of the process change in revenue banking, it uncovers specific constrains to revenue optimization that come with the new revenue banking process and also makes contribution to the wider body of literature by providing a conceptual framework as an analytical lens which maps those involved and activities in the revenue collection process.

Keywords: assessing, impact, process change, revenue banking, financial performance, zambia

I. INTRODUCTION

The need to optimize revenue collections has led many central governments to intensify revenue audits, with the Government of the Republic of Zambia being part of it. The two financial irregularities commonly observed by the Supreme Audit Institution (SAI) Zambia during the yearly audit of revenue are the delayed revenue banking and an un-accounted for revenue (Report of the Auditor General 2015 to 2017). The two irregularities were the drivers of a process change made by the Judiciary in revenue banking in a quest to avoid appearing before the Public Accounts Committee (PAC) to answer to queries on the regularities.

The Judiciary of Zambia, one of the three arms of Government comprising of the court system is created under Part VIII of the Constitution of Zambia and is headed by a Chief Justice. The Court system is made of Superior Courts and other Courts and has the responsibility of interpreting and applying the laws of Zambia to ensure impartial justice under law and to provide a mechanism for dispute resolution (I. C. Mambilima). In Zambia, like in many other countries, various fees are charged to the public in the process of rendering judicature services.

In 2018, the Judiciary of Zambia implemented an innovative procedure in form of a process change in revenue banking, in an effort to address two financial irregularities of delayed revenue banking and unaccounted for revenue. Despite the successful implementation of the process change in revenue banking, it is not known whether this process change has helped to improve financial performance of the Judiciary, measured in terms of increased revenue collections and enhanced revenue collection efficiency leading to the motivation for this study.

While prior to the process change, clients paid fees and fines to a cashier, the implemented process change in revenue banking allows clients to deposit the fees directly into a bank, obtain a bank deposit slip to be presented to a cashier at the Judiciary for an official receipt to be issued.

II.   LITERATURE REVIEW

2.1 Determine the Process Change Made by the Judiciary in Revenue Banking

The collection of court fees by the Judiciary can be traced back to the 13th century in England with the enactment of statute of Gloucester during the reign of King Edward I. The statute came to introduce the system of tariffs for use of courts necessitated by the need to raise funds for courts and discourage litigation (Mery 2022 & Austin, 2019). Central governments, to a large degree, have faced challenges in the collection of revenue from ages and this has raised a lot of dust in the operations of public institutions, inclusive of the judicially (Zhang & Huang, 2019) given that public financial resources are formed mainly from taxes, fees and contributions. However, there has been attempts to change the process of banking public revenue in different countries around the world and, many countries are still struggling to collect sufficient revenues to finance their own development (Bank, 2023; Ortiz-Ospina & Roser, 2016).

Many tax authorities in different countries face challenges to determine the true tax base and collect taxes efficiently and equitably. According to the study done in 2023, tax authorities are increasingly adopting new technologies to improve administrative processes, reduce taxpayer compliance costs and enhance their overall effectiveness. The study highlights the potential of technology to improve tax collection by helping to identify the tax base, monitor compliance and facilitate compliance and identifies possible limitations to the use of technology arising from inadequate infrastructure and connectivity, lack of adoption or resistance by taxpayers and tax collectors, lack of institutional mainstreaming and an unsupportive regulatory environment (Okunogbe &Santoro, 2023).

2.2 Assessing Financial Performance of the Judiciary Before and After a Process Change in Revenue Banking

The research which was done in India, to assess the financial performance by the Economic Survey of India of 2017-18 and data published by the Organization for Economic Cooperation and Development (OECD, 2019), shows that the Indian Income Tax Department (ITD) loses more than two thirds of the income tax appeals litigated before the Income Tax Appellate Tribunal (ITAT), in the High Court and the Supreme Court in India.

The study by Athota (2023), reviewed the high court and the supreme court cases corresponding to income tax assessment years 2015-20 and 2010-20. The interviews were done among 34 tax professionals and 123 responses were analyzed using the online survey of tax professionals. An assessment in the research shows that the bureaucratic culture of India is characterized by poor accountability, ineffective performance management and a trust deficit that contribute to the ITD's low success rate in income tax litigation before the ITAT and the courts. The other factors include unreasonable revenue targets imposed on income tax officials, inadequate supervision of officials with regard to their assessment of tax, and income tax officials disregarding precedent in the process of making assessments and filing appeals (Athota, 2023).

(Mallick, 2020), attempted to empirically understand the role of ICT infrastructure and governance quality in direct and indirect tax revenue mobilization for the combined governments of Centre, States and Union Territories of India during the post-liberalization period of 1990-1991 to 2017-2018. The paper assesses the role of governance institutions and use of modern ICT infrastructures in realization of greater tax revenues for the combined government. The findings surprisingly reveal that ICT infrastructures and governance quality have no significant positive effect on the overall tax revenue collections. However, this contrary outcome could be possible when there is greater scope for tax payers to easily escape out of the tax net by carrying out the transactions outside the ICT system or without relying on the use of ICT infrastructure and leaving no trace behind. In addition, it is also believed that improvement in ICT bank-based transactions, by contributing to greater transparency in the system, may help to widen the tax base by bringing many informal sector activities into the fold of formal sector activity (Iiham et al., 2019).

Big-data-analysis technology and Artificial Intelligence are changing society's governance structure and order-generating mechanism (ZHENG, 2020). These changes have an impact on revenue collection. A study was done which suggests a new tax system based on actual technologies, useful to avoid tax evasion and frauds. The scholar alludes that by focusing and limiting attention to tax evasion generated by economic activities and therefore on corporate income, in reiteration and diffusion of the crime, rather than a predisposition of the unfaithful taxpayer, an inadequacy of the system is recovered. This allows a plausible improbability due to the low inclusiveness of the controls which are either for quantity or quality and, subsequently in the case of assessment, a high level of indulgence (FACCIA & MOSTEANU, 2019; Faccia, 2020). It is argued that altering the distribution of fine and fee revenues, municipal courts provide a mechanism through which cash-strapped city governments can increase revenues flowing into city coffers (Mughan, 2019).

The use of Big Data Analytics is an area making a great difference in tax investigations by law enforcement agencies. A study by Faccia (2020) indicates that the use of published information from social networks can greatly help in tracking down tax evaders though it's a practice currently rooted in the action of competent authorities who are able to use information such as photos, videos and audio, not to investigate a priori, but to check on existing reports on evaders.

2.3 Conduct a Comparative Analysis of Financial Performance of the Judiciary Before and After a Process Change in Revenue banking

　　There has been changes and reforms in governments on issues pertaining to revenue banking process. According to the study carried out in China, the government of China decided in January 2002, to centralize corporate income tax collection. This entails shifting the collection authority from the local tax bureaus (LTBs) to the state tax bureaus (STBs) for all firms established after December 31, 2001. The findings of the study are that firms whose income taxes are still collected by LTBs after the reform bribe more than similar firms whose taxes are collected by STBs. Such effects are more pronounced for firms located in provinces where government intervention is more prevalent and where judicial system is less independent. The study also found that firms whose taxes are collected by LTBs enjoy lower tax burdens and receive greater tax-related subsidies, especially when they bribe more (Cao, et al., 2021).
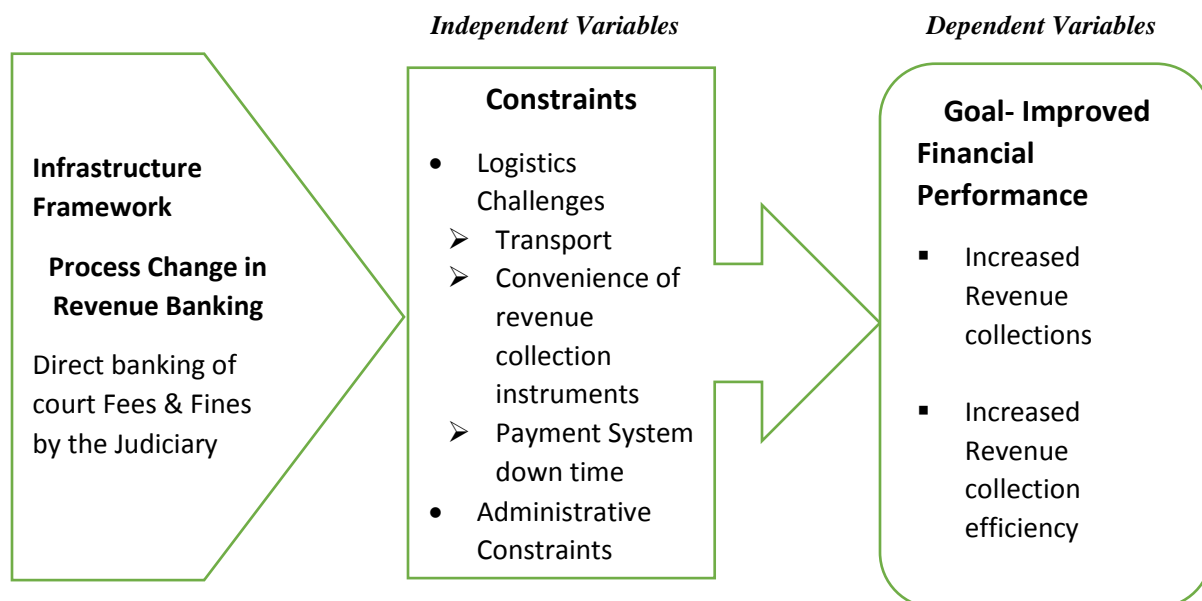
　　Among the technology innovation information, Blockchain is one of the most significant technological innovations for the past recent years and, it brings updates, iterations of information technology and it may change the way in which big data is used. According to Wang (2020), a study carried out in China, the author argues that due to the unique advantages and application prospects of blockchain, research on the application of blockchain in various fields is being actively carried out including tax collection as well as management which is not exception. The study looked at the possible limitations of the application of blockchain technology in tax collection and management based on the technical characteristics of the blockchain, its current application situation and its own attributes. The research findings were that the average tax evasion rate of VAT in 22 developing countries reached 30.3% while in developed countries with a strong sense of tax payment, the proportion of tax paid according to law is only 83.9%. The research results of this paper are of great significance to the application of blockchain technology in tax collection and management (Wang, 2020).

III.　THEORETICAL AND CONCEPTUAL FRAMEWORK

　　In its conceptualization, this study employs the Theory of Constraints (ToC) and the Theory of Change (ToC). The Theory of Constraint is based on the rationale that every system has at least one constraint that impedes the system from reaching high performance level in its purposes (Goldrat, 1990), while the Theory of Change (ToC) describes a planned social change using assumptions guiding its design to the goal it seeks to achieve. This involves thinking through the steps of the desired change, identifying conditions that will enable change at every stage, listing appropriate activities and explaining the reasons for those activiti*es (Amott and Macknnon, 2006).

　　Based on the lessons learnt from the review of empirical studies the conceptual framework below was developed to measure the independent variables using a semi structured self-administered questionnaire and an interview guide, and also observing how timely clients who present bank deposit slips were attended to.

Figure 1: Conceptual Framework for improved financial performance

Independent Variables　　　　　　　　*Dependent Variables*

Infrastructure Framework

Process Change in Revenue Banking

Direct banking of court Fees & Fines by the Judiciary

Constraints

- Logistics Challenges
  - ➢ Transport
  - ➢ Convenience of revenue collection instruments
  - ➢ Payment System down time
- Administrative Constraints

Goal- Improved Financial Performance

- ▪ Increased Revenue collections
- ▪ Increased Revenue collection efficiency

Source: Researcher, 2023 based on LGA revenue collection

IV.   RESEARCH METHODOLOGY

Using a pragmatic logic in seeking possible ways to address challenges in using the implemented process of collecting and banking revenue in the Judiciary, the study employed an embedded mixed methods research approach, where despite focus being on quantitative data, qualitative data was collected simultaneously to hep explain the quantitative data further and get to understand the impact of a process change in revenue banking on financial performance of the Judiciary more deeply (Dovetail Editorial Team, 2023).

Primary data was collected using a self-administered structured survey questionnaire and an interview guide seeking to explore the revenue banking process change phenomena in the Judiciary. In addition, the researcher observed some clients being attended to at the Judiciary. Secondary Data was gathered through the review of document records and relevant literature.

Targeting employees from accounts, internal audit and the planning department, also strategic decision-making positions, a total of 96 questionnaires were distributed as representative of 147 employees provided for in an establishment register within the Lusaka District of Lusaka Province of Zambia. Notably 91 responses representing 94.8% were received.

For quantitative data, the questionnaire was coded and the codes were entered into SPSS 25 software for data analysis of the variables using graphs and pie charts for this study. For qualitative data, a narrative analysis approach was employed, while in-depth interviews were used to get a deeper understanding of the process change made in revenue banking by the Judiciary before forming sub-categories aimed at obtaining the final themes.

4.1 Reliability and Validity

To ensure reliability and validity of data in this study, the method and measurement technique employed were of high quality and targeted to correctly measure what answered the research questions.

4.2 Ethical Considerations

Ethical considerations were upheld by ensuring that issues of confidentiality, informed consent, plagiarism, coercion, honest, non-discrimination were all observed.

V.   ANALYSIS OF STUDY RESULTS

5.1 Response Rate

Self-administered structured survey questionnaires were issued to a sample of 96 (42 cashiers and 54 non-cashiers) judiciary employees out of which 91 responses were received giving a 94.8% response rate. Table 1 below depicts the response rate

5.2 Education Level

The reviewed literature and conceptual framework for this study indicate that poor administrative capacity is a constraint to authorities mounting effective and innovative revenue collection strategies, also that amounts of revenue collected can be positively affected by well informed and equipped revenue collectors. The education levels of staff involved in the management of revenue was considered an important attribute that impacts on revenue collection in the Judiciary. However, 79 of the 96 respondents sampled, representing 82%, were either university degree holders or university and college diploma holders. The results of the study are presented in figure 2 below:
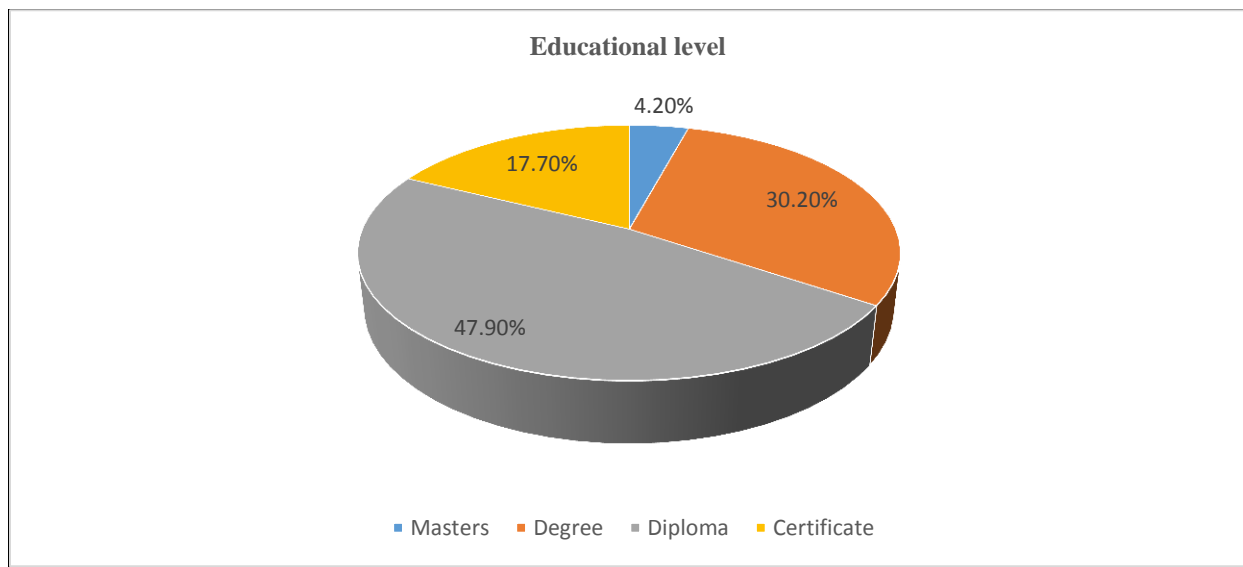
Figure 2: Educational Level of Respondents

5.3 Determine the Process Change made by the Judiciary in Revenue Banking

To determine the process change made by the Judiciary in revenue banking, the researcher determined the process of receipting, banking and crediting of revenue funds to account before and after implementation of process change through document and textual review and the analysis of records such as receipt books, cashbooks, bank deposit slips and bank statements, among others. The dates of receipting were compared against the dates of banking and account crediting. The results showed that all the receipts issued during the 2016 and 2017 financial years had dates that were prior to the bank deposit slip and bank statement dates, while the revenue receipts raised during the 2019 to 2012 financial years had dates that were beyond the bank deposit slip and bank statement dates.

Further, specific questions on various aspects of revenue collects strategies were deliberately included in the survey questionnaire, supplemented by in-depth interviews with heads of Planning, Finance and Administration departments, and also revenue collectors and cashiers. This was meant to determine the extent to which the respondents agreed to various aspects that seek to establish whether the process change implemented by the Judiciary had enhanced financial performance. The results are presented in Figures 3 to 5 below:
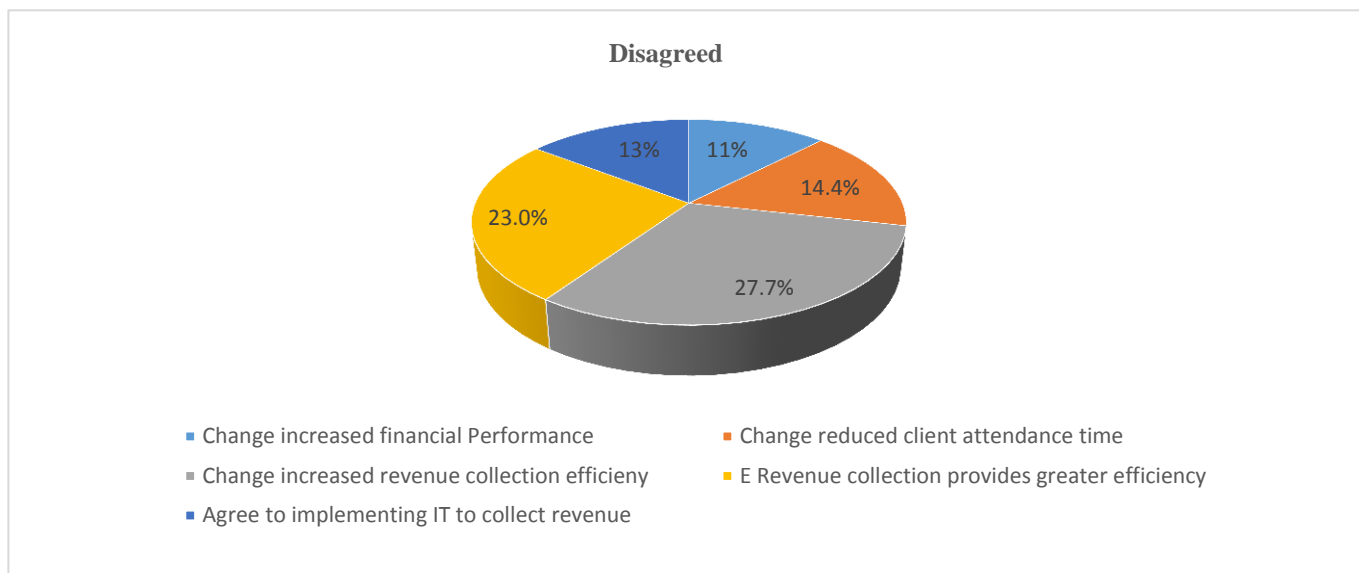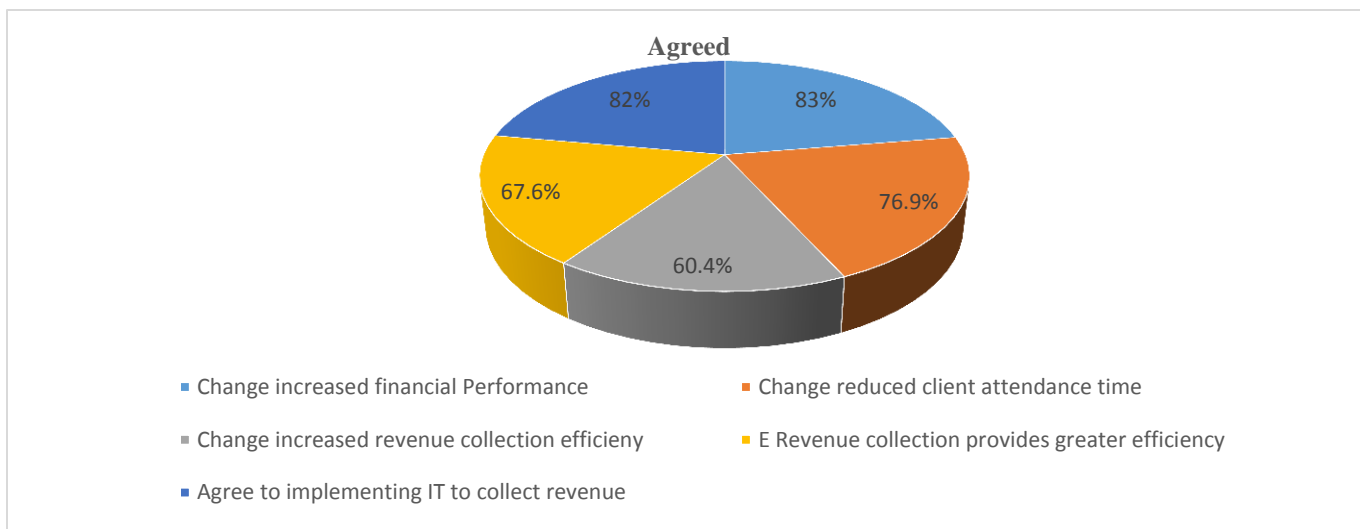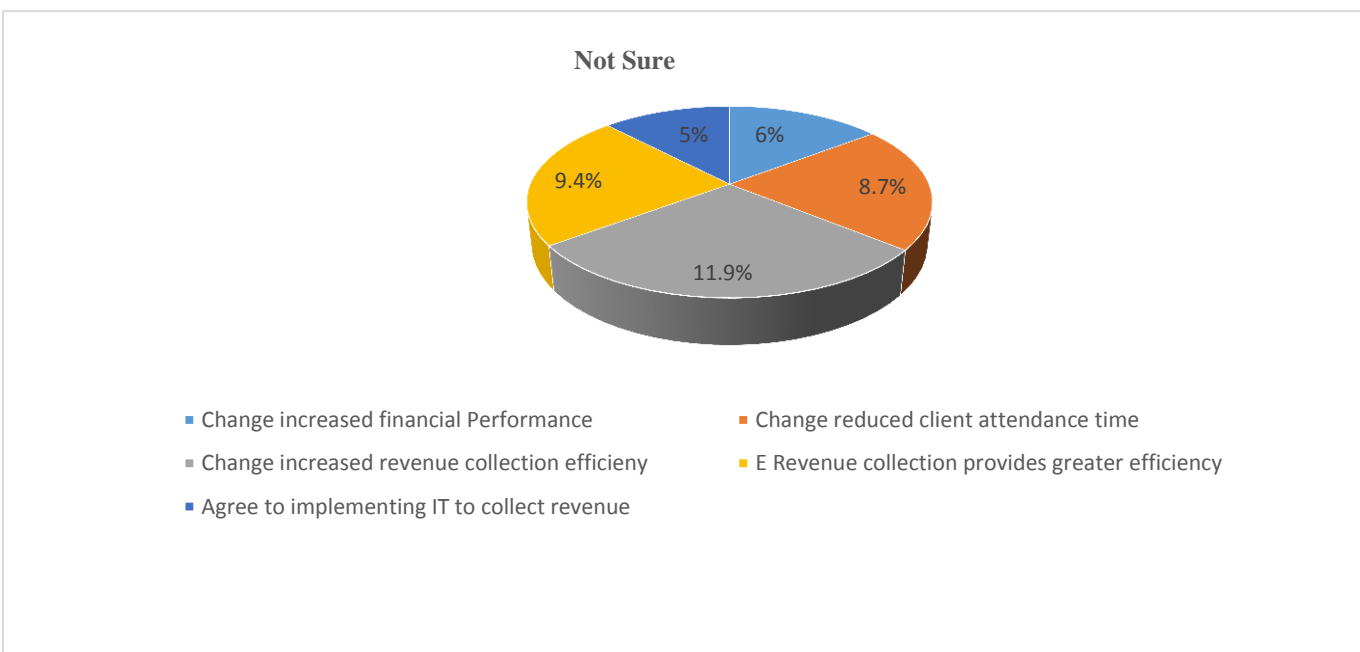

Figure 3: Respondents who disagreed with specific aspects of revenue strategies

Figure 4: Respondents who agreed with specific aspects of revenue stra...

Figure 5: Respondents who were not sure on specific aspects of revenue strategies

Table 1: Summary of Responses on Various Aspects of Revenue Strategies

Revenue Strategy	Respondents who Disagreed (%)	Respondents who Agreed (%)	Respondents who were not Sure (%)	Total (%)
Change increased financial performance	11.0	83.0	6.0	100
Change increased revenue collection efficiency	27.7	60.4	11.9	100
Change reduced client attendance time	14.4	76.9	8.7	100
E-Revenue collection provides greater efficiency	23.0	67.6	9.4	100
Agreed to implementing IT to collect revenue	13.0	82.0	5.0	100

5.3.1 Challenges in the Collection of Fees and Fines

Three challenges in the collection of fees and fines by the Judiciary were revealed of which respondents felt that two are a result of the process change in revenue backing while the remaining one affected the collection of revenue in general.

➢ **Delays in presenting Bank Deposit Slips to Cashier for receipting**

The study findings showed that such delays were longer in cases of fines of court where, in some instances, the bank deposit slips were either presented in the subsequent financial year or never presented to the cashier at all.

➢ **Payment System Down Time**

Payment system down time was singled out by respondents as a challenge which made the payment of fees and fines through a Point of Sale (POS) unreliable. Clients who solery relied on POS system as a means of paying court fees and fines were made to visit pay point locations more than once to complete a single transaction due to either connectivity failure or POS system breakdown. This made some clients become lazy to undertake the second trip for the same transaction soon. resulting in loss of revenue and the failure by the Judiciary to optimally collect revenue, resulting in the failure by the Judiciary to optimally collect revenue.

➢ **Unfilled Positions**

Some positions that played impontat roles in the collection of revenue either remained unfilled for a longer period or were temporarily filled by unequipped personnel in terms of skill and training, resulting in revenue loss which affected the amount of revenue collected.

5.4 Assessing Financial Performance of the Judiciary Before and After the Process Change in Revenue Banking

To assess financial performance of the Judiciary before and after the process change in revenue banking, a document and textual review of financial reports was conducted in which the approved estimates and actual revenue amounts from the Statement "B" for the period before implementation in 2016 and 2017 financial years, and after implementation in 2019 to 2021 were extracted. The results are presented in table 3below:

Table 2: Financial performance of the Judiciary before and after process change

Financial Year	Approved Estimate (K)	Actual Revenue (K)	Over/(Under) Collection (K)	Variance as % of Approved Estimate	Period
2016	20,496,050	15,898,320	- 4,597,730	-22.4	Before
2017	24,099,467	25,802,898	1,703,431	7.1	Before
2019	17,585,365	27,229,051	9,643,686	54.8	After
2020	31,094,099	34,838,878	3,744,779	12.1	After
2021	32,151,299	45,746,663	13,595,364	42.3	After

Source: Financial statement "B" for each financial year 2016 to 2021

Table 5 above shows that the Judiciary under collected revenue by K4,597,730 in 2016 and over collected revenue by K1,703,431 in 2017, while over collected revenue in 2019 to 2021 in amounts totaling K9,643,686, K3,744,779 and K13,595,364 respectively.

5.5 Conduct a Comparative Analysis of Financial Performance of the Judiciary Before and After a Change in Revenue Banking

To conduct a comparative analysis, a trend analysis of the Judiciary's financial performance before and after the process change in revenue banking was performed. based on approved estimates and actual revenue amounts presented in table 3 shown above.

5.5.1 Trend Analysis- Financial Performance Partten Before and After Process Change in Revenue Banking

The limitation of trend analysis is its possibility of yielding un-valid outcomes when used solely to predict the future as the factors formerly impacting a data point may no longer be doing so to the same extent. However, the limitation may be mitigated by a considerable amount of additional research to accompany trend analysis when using the technique to make predictions (accounting tools, 2021). In this study, while supplemented by the survey questionnaire, interview of staff in key positions, and document and textual review, the trend analysis technique is used to establish the revenue collection pattern in order to assess the financial performance of the Judiciary. The results are presented in figure 6 below:
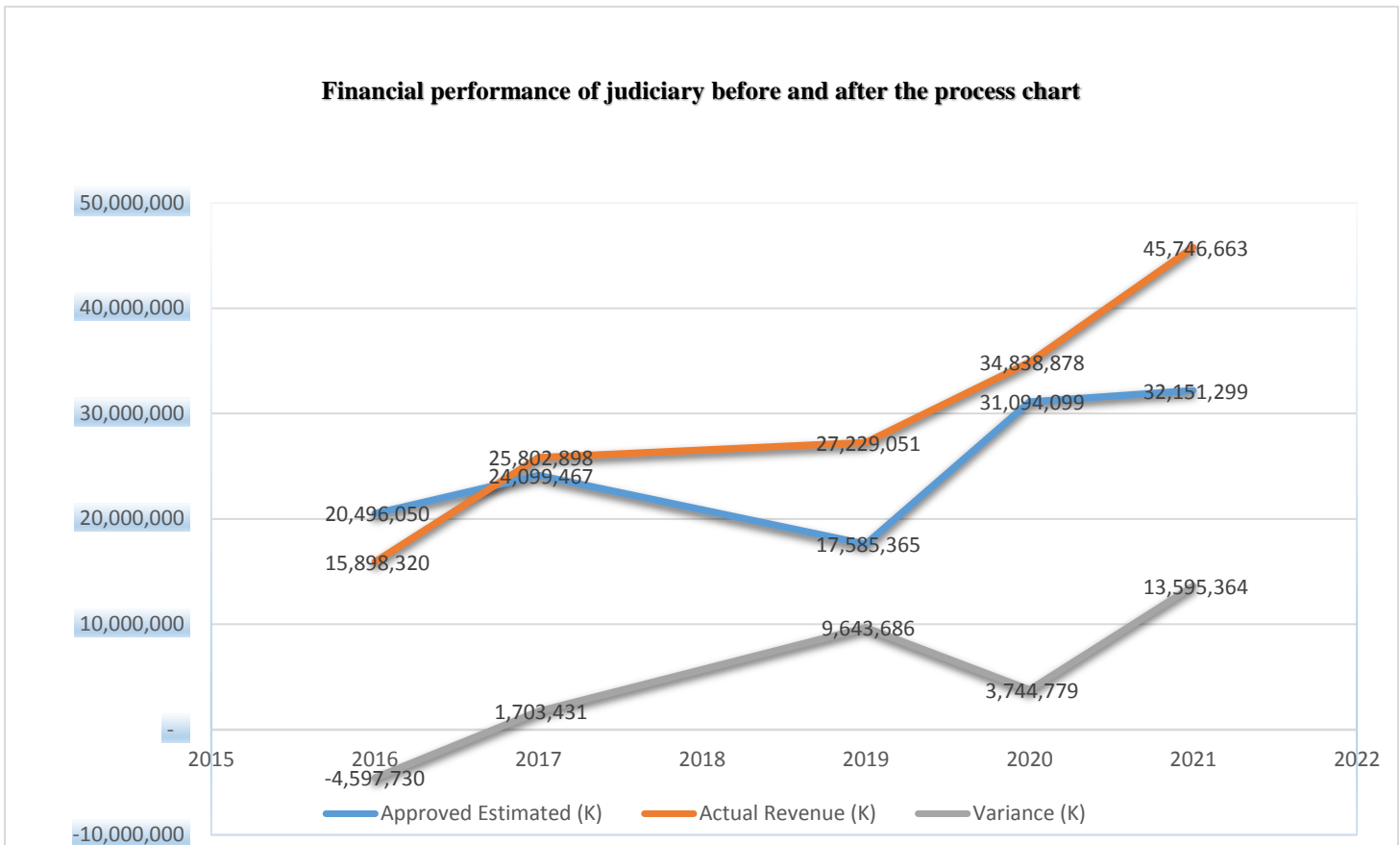
Figure 6: Trend pattern- financial performance of the Judiciary before and after process change

The trend lines, in figure 4 above, are moving wider apart signifying improved collection of revenue which is one of the measures of improved financial performance in this study.

VI. DISCUSSION OF RESULTS

6.1 Demographic Profile- Education Level of Respondents

The study results indicate that education may not be a major constraint hindering capabilities of the Judiciary in establishing revenue management processes that enhance financial performance since majority (82%) of respondents were either university degree holders or University and college diploma holders, aligning with Mushimbwa (2020) and Chilambe and Tembo, (2023) whose results imply that most of the respondents had adequate formal education to enable them mount effective and innovative revenue collection strategies. Mushimbwa (2020) further alludes that amounts of revenue collected can be positively affected by well informed and equipped revenue collectors. Therefore, the educated revenue collectors in the Judiciary should be able to positively impact the amounts of revenue collected in the Judiciary.

6.2 Determining the Process Change made by the Judiciary in Revenue Banking

The objective was developed to determine the process change made by the Judiciary in revenue banking. The study determined that the Judiciary changed from having clients to make payment of court fees and fines to the cashier to clients depositing fees and fines directly into a bank account.

6.2.1 Challenges in the collection of Fees and Fines

➢ **Payment System Down Time**

The problem of connectivity failure as a challenge in the use of technology to collect revenue aligns with a study by the World Bank (2023) and Okunogbe (2023) that identified connectivity as one of the limtations to the use of technology in the collection of revenue.

> **Unfilled Positions**
Mushimbwa (2020) identified the failure to fill key positions in the revenue collection process as a limitation to the optmal collection of revenue. The failure to fill key positions could result in irregularities to be reported on by the Auditor General, thus causing the Judiciary to re-appear before the PAC and answer to audit queries.

6.3 Assessing Financial Performance of the Judiciary Before and After a Process Change in Revenue Banking
This objective was developed to determine the financial performance of the Judiciary before and after a process change in revenue banking. The study results showed that the Judiciary was under collecting revenue before the process change in revenue banking while over-collecting revenue after the change.

6.4 Conduct a Comparative Analysis of Financial Performance of the Judiciary before and after a Process Change in Revenue Banking
This objective was developed to assess the impact of a process change in revenue banking on financial performance of the Judiciary. The trend lines, on the results chart, were seen to move wider apart signifying an improved collection of revenue. While the actual revenue amounts were below approved estimates prior to a process change in revenue banking, in 2016 and 2017 financial years, the opposite was true after a process change in 2019, 2020 and 2021 financial years. It was observed from the trend analysis chart that even in 2019 and 2020, when the revenue collection process had experienced the effects of Covid-19 pandemic, the Judiciary was still able to collect well above the approved revenue estimates, signifying that the process change has increased the revenue amounts collected by the Judiciary.
Supplementing the trend analysis results, majority of respondents agreed that the process change has increased the revenue collections of the Judiciary, reduced client attendance time and enhanced the revenue collection efficiency. Consequently, the study results demonstrated that the process change in revenue banking has positively impacted the financial performance of the Judiciary.

VII. CONCLUSION AND RECOMMENDATIONS

The research study set out to assess the impact of a process change in revenue banking on financial performance of the Judiciary of Zambia and had three objectives:
The first objective was to determine the process change made by the Judiciary in revenue banking.
The study revealed that before a process change was made in revenue banking, clients paid court fees and fines to the cashier who afterwards deposited the collected funds into a revenue bank account. After the Judiciary implemented a process change in revenue banking, clients deposited court fees and fines directly into a revenue bank account, obtained a bank deposit slip and afterwards presented the slip to a cashier for an official receipt to be issued.
The second objective was to aassess the financial performance of the Judiciary before a process change in revenue banking in 2016 and 2017 financial years, and after change in 2019, 2020 and 2021 financial years. The study revealed that in 2016 and 2017 financial years, the period prior to a process change in revenue banking, the Judiciary under-collected revenue as evidenced by the actual revenue amounts being below approved revenue estimate amounts. However, in 2019, 2020 and 2021 financial years, the period after a process change in revenue banking, the Judiciary over-collected revenue as the actual revenue amounts were well above approved revenue estimate amounts.
The third objective was to conduct a comparative analysis of financial performance of the Judiciary before and after a process change in revenue banking. The study revealed that the process change in revenue banking has reduced client attendance time while it has increased the revenue collections and improved the revenue collection efficiency, hence the process change in revenue banking has a positive impact on financial performance of the Judiciary.
Further, the research study uncovered several challenges that affect the ability of the Judiciary to optimally collect revenue, among them, the delay by clients in presenting bank deposit slips to the cashier for an official receipt to be issued; the long downtime of payment system making the payment system unreliable, and the un-filled key positions.
In line with the findings above, the conclusion of this study is that despite its several challenges, the process change in revenue banking has a positive impact on financial performance of the Judiciary as it has increased the amount of revenue collections, reduced client attendance time and has improved the revenue collection efficiency.

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