

# KoKMA digital leap: How digital payment strategy is transforming revenue collection

BY CECILIA YADA LAGBA

**I**N a bid to enhance revenue mobilisation and promote transparency, the Korle Klotey Municipal Assembly (KoKMA) has successfully deployed a digital revenue collection system. Dubbed; "CityRevSol software" the innovative approach has not only increased revenue but also provided a convenient and secure way for ratepayers to pay their bills.

The assembly's decision to go digital was motivated by the need to address the challenges associated with manual revenue collection.

The old system was prone to errors, and revenue collectors were often at risk of being attacked by thugs while taxpayers formed a long queue and spend hours just to pay their property rates.

Furthermore, the manual system made it difficult for the assembly to track payments and ensure accountability.

So in 2024 the Assembly rolled out its cashless systems to help the collection of property rate and to aid its clients to make payments or fill their taxes from the comfort of their homes.

This, according to KoKMA, meant that no rate payer in 2024 came with physical cash to pay at the assembly, all payments were made either at the bank, cheques, mobile money, G-money or any other virtual platforms.

With the new digital system, ratepayers can pay their bills using various electronic platforms, including mobile money, credit cards, and bank transfers.

The system also allows ratepayers to verify their payments and access their billing information online.

According to the Municipal Coordinating Director of KoKMA, Mr Emmanuel Baisie, the digital system has been a game changer in revenue mobilisation.

"We have seen a significant increase in revenue since we introduced the digital system. In 2024, we collected over GH¢12 million in property rates, which is a 252.6 per cent increase over the five-year average," he said.

He revealed to The Ghanaian Times that property rate revenue rose from GH¢3, 504,222 to GH¢12, 355,844 in 2024.

Mr Baisie said the average



• The assembly's decision to go digital was motivated by the need to address the challenges associated with manual revenue collection

revenue performance for property rate since 2019 to 2023 was GH¢3, 504,222, adding that the new cashless software system had been able to improve revenue collection on property rate.

"Over these five years, our highest for a singular year was in 2022 which was around GH¢5m and if you compare it to the 2024 collected revenue, it over 100 per cent increment performance as a result of the cashless system we started in 2024," Mr Baisie stated.

He stated that since the creation of the Assembly, it had not recorded such a huge growth, but because of the cashless system "We are doing great."

Furthermore, the Municipal Coordinating Director, announced a significant boost in the Internally Generated Fund (IGF) of the Assembly, with a remarkable increase from GH¢14,747,648 in 2023 to GH¢25,398,140 in 2024, this substantial growth of GH¢10,650,492 represents a 72.2 per cent rise in just one year.

He added that, the increment was significant to the assembly as the IGF was a crucial component of the Assembly's revenue, as it enables the local government to fund various development projects and initiatives.

He stated that Korle Klotey was one of the first municipalities to secure approval for an "in-house built software" from the Auditor General for property rates collection.

"We have gotten approval and certification for the use of our software, which is the game changer, because we have gone cashless with this software, and the results is very encouraging," Mr Baisie stated.

The assembly's decision to go

digital has also been driven by the need to promote transparency and accountability.

With the new system, he said ratepayers could track their payments and access their billing information online, stating that it has helped to reduce errors and disputes over billing.

Mr Baisie noted that, their clients were making payments 24/7, "our clients are making payments all the time even on weekends and at dawn we still receive alerts of payments being made, do you know what would have happened if the customer should have waited to make payment at the office on a working day, probably the person could have ended up using it."

The new system eliminates the need for cash handling, reducing the risk of theft and mismanagement of funds and reduces the risk of revenue leakage, ensuring that all payments are accounted for and recorded accurately.

Also, the system has enhanced security features, protecting ratepayers' personal and financial information.

## How it works

According to Mr Baisie, ratepayers whose email addresses and phone numbers were on file with the assembly received their bills along with a link that provided them with a backend of their bill details, allowing them to make payments using a variety of methods, including credit cards, bank transfers, checks, mobile money transfers, and G-money.

For those that the assembly did not have their contact details, he said with the help of the assembly's revenue collectors, who were now field officers, they received the bills, which came with unique QR Codes

for them to scan to effect payment through the various payment options in the interface.

Before making the payments, he said, ratepayers could verify the property they were paying for by using the map view of their property provided by the interface.

Mr Baisie added that all payments made were followed up with SMS messages from the assembly and a virtual receipt that would be printed.

Similarly, he said the assembly has also introduced a field agent system, where agents were trained and deployed to assist ratepayers especially those who were not conversant with digital technology and persons with disabilities with their payments, adding that about 30 certified agents have been deployed so far.

"The agents are equipped with ID cards and jackets, which bear the assembly's logo and contact information. This has helped to build trust and confidence among ratepayers," Mr Baisie noted.

The Municipal Coordinating Director admitted that initially they had faced the challenge of clients not understanding how the system works, but with the help from the assembly's field agents these clients had come to accept the payment system as the way to develop the municipality.

He attributed the success of the digital system to the hard work and dedication of the assembly's staff.

"We have a team of dedicated staff who have worked tirelessly to ensure the success of the digital system, We are proud of what we have achieved, and we are committed to continuing to improve and expand our services," he stated.

KoKMA's decision to go digital is a testament to the power of

innovation and technology in improving revenue mobilisation and promoting transparency and accountability.

As the assembly continues to expand and improve its services, it is clear that the future of revenue mobilisation in Ghana is digital, if other Assemblies emulate the steps of KoKMA.

In a related development, the assembly has announced plans to implement more developmental projects in the municipality which will be funded using revenue generated from the digital system.

"We want to ensure that the revenue we generate is used to benefit the community," he said.

"We will be implementing projects that will improve the lives of our citizens, such as roads, schools, and healthcare facilities."

As the Municipal Assembly continues to innovate and improve its services, it is clear that the municipality is on the path to prosperity and development.

The assembly's commitment to transparency, accountability, and innovation is a shining example of what can be achieved when leaders are dedicated to serving their citizens.

One of the ratepayers, who spoke to The Ghanaian Times, Mr Eric Tetteh, expressed satisfaction with the new digital system.

"I'm very happy with the new system, it's convenient, secure, and easy to use, I can pay my bills from the comfort of my own home, and I can track my payments online, this is super convenient for me," he said.

Another ratepayer, who preferred to remain anonymous, also expressed satisfaction with the new system. "I was skeptical at first, but the new system has really made it easy for me to pay my bills," he said. "I can pay using my mobile phone, and I can access my billing information online."

The interoperable nature of the Ghanaian digital payment system and data exchange system has made it possible for KoKMA to have this successful cashless payment system that was convenient for its clients.

**This report is produced as part of the DPI Africa Journalism Fellowship Programme, a collaboration between the Media Foundation for West Africa and Co-Develop.**