

Real Property Tax Collection and Remittance Practices among Revenue-Related Employees in Local Government

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ABSTRACT

This study investigated real property tax collection and remittance practices among revenue-related employees in the City Government of Santiago, with attention to how routine fiscal procedures shaped local revenue accountability. Using a sequential explanatory process-mapping design, the study assessed major areas of practice, including assessment coordination, billing and taxpayer notification, collection processing, taxpayer assistance, record posting and report preparation, delinquency monitoring, and remittance control. Data were gathered through a validated and reliability-tested researcher-developed questionnaire, supported by process mapping of key workflow points in the real property tax cycle. The instrument showed excellent internal consistency, with an overall Cronbach's alpha of 0.94.

Weighted mean, standard deviation, gap-weighted priority scoring, and process variance mapping were used to interpret the results. Findings showed that the overall level of practice was highly observed, with collection processing and remittance control emerging as the strongest areas. These results indicated that employees generally followed established procedures in receiving payments, issuing receipts, preparing remittance documents, and safeguarding collected funds. However, the study also found operational concerns in delinquency monitoring, billing and taxpayer notification, record posting, reporting, and reconciliation. These areas showed wider response variation and higher priority gaps, suggesting that the local revenue system performed better in handling completed transactions than in sustaining follow-up actions and synchronizing records. The study concludes that strengthening taxpayer communication, delinquency tracking, data updating, scheduled reconciliation, and employee capacity-building may improve revenue efficiency, accountability, and public trust in local tax administration.

Keywords: *accountability, collection efficiency, local government, real property tax, remittance practices, revenue administration*

INTRODUCTION

Real property taxation remains one of the most important revenue sources available to local government units because it directly connects local fiscal capacity with the value of land, buildings, and improvements within their jurisdiction. In decentralized systems, local governments are expected to finance essential services, maintain public facilities, and respond to community needs while relying on a mix of locally generated income and intergovernmental transfers. In the Philippine setting, this responsibility is especially significant because local government units have long been granted revenue-raising and expenditure functions, yet many still face continuing pressure to strengthen their own-source revenues and reduce dependence on national transfers (Diokno-Sicat, Castillo, & Maddawin, 2020). Within this context, real property tax collection is not merely an accounting activity.

It is a public finance function that reflects the administrative discipline, taxpayer engagement, record accuracy, and remittance accountability of the local government.

The World Bank has noted that property taxation is among the most common revenue sources for local governments, particularly in developing countries, although actual yields often remain below potential because of weak valuation systems, limited administrative capacity, and gaps in collection enforcement (World Bank, 2024). Similarly, the International Monetary Fund emphasized that recurrent taxes on immovable property can help local governments capture part of the wealth created by urbanization and infrastructure development, provided that assessment, billing, collection, and public communication are handled fairly and efficiently (International Monetary Fund, 2024). These observations are relevant to Philippine cities where urban growth, land development, and rising service expectations require dependable local revenue systems that are both technically sound and publicly trusted.

In the Philippines, the Bureau of Local Government Finance continues to play a central role in local treasury and assessment operations by providing policy support, technical supervision, and assistance on local taxation, real property assessment, revenue administration, and fund management (Bureau of Local Government Finance, 2025). This institutional mandate highlights the importance of frontline revenue-related employees whose daily work affects the completeness of taxpayer records, timeliness of billing, accuracy of collections, issuance of official receipts, posting of payments, preparation of reports, and remittance of collected funds. These tasks may appear routine, but they carry serious implications for accountability. A delay in posting, a mismatch between assessment and billing records, a weak follow-up mechanism, or an incomplete remittance trail can affect not only revenue performance but also public confidence in the local tax system.

Cruz et al. (2018), in their assessment of the revenue-raising capacity of a Philippine municipality, found that real property tax collection efficiency was low and that local revenue capacity remained heavily affected by dependence on national transfers. More recent work on Philippine municipal finance also points to the continuing importance of collection efficiency, revenue-generation strategies, staff capacity, monitoring, and administrative systems in sustaining local fiscal performance (Damong, 2026). These findings show that the issue is not only whether taxpayers are willing to pay, but also whether local revenue offices have clear procedures, updated records, trained personnel, coordinated assessment and treasury functions, and reliable remittance controls.

The passage of the Real Property Valuation and Assessment Reform Act further strengthens the relevance of examining local practices in real property tax administration. Republic Act No. 12001 seeks to promote a just, equitable, impartial, and nationally consistent real property valuation system based on accepted valuation standards. It also aims to enhance the capacity of local government units to generate local revenues from real property, improve transparency in real property transactions, and promote the use of innovative digital technology in real property tax administration and related business processes (Republic Act No. 12001, 2024). Although the law focuses strongly on valuation reform, its successful implementation will still depend on the people and systems that handle assessment coordination, collection, recording, reporting, and remittance at the local level. For cities such as Santiago City, where real property taxation forms part of regular local fiscal operations, the practices of revenue-related employees deserve careful study because they serve as the link between policy design and actual revenue performance.

The role of technology also adds another layer to the discussion. Canares (2016) found that electronic taxation may support more transparent and better-resourced local governments, but its results depend on leadership, demand for reform, technical skills, available resources, and the practical benefits experienced by both government personnel and taxpayers. This means that digital tools alone cannot guarantee effective revenue collection. They must be supported by competent employees, clear workflows, accurate databases, responsive taxpayer assistance, and strong internal control. In real property tax operations, technology may improve billing, payment tracking, report generation, and remittance monitoring, but the quality of implementation still rests on the people who use these systems every day.

This study focuses on the experiences and practices of employees involved in local revenue work. The study recognizes that real property tax administration is shaped not only by laws and revenue targets, but also by the actual practices of employees who manage records, communicate with taxpayers, process payments, monitor

delinquencies, prepare reports, and remit collections. By examining these practices within the context of the City Government of Santiago, the study seeks to contribute to the discussion on local fiscal administration, public accountability, and revenue system improvement. Its value lies in giving attention to the operational side of real property taxation, where policy, procedure, employee competence, and public service meet.

Literature Review

Local Fiscal Capacity and Real Property Tax Administration

Real property tax administration is closely tied to the fiscal capacity of local governments because it affects how cities and municipalities generate funds for basic services, infrastructure, education support, and local development programs. In the Philippine setting, the policy discussion on local revenue performance continues to stress that real property taxation remains underused despite its importance as a recurring and locally controlled source of income. The Congressional Policy and Budget Research Department observed that real property tax collection in the Philippines is affected by valuation gaps, administrative limitations, taxpayer behavior, and differences in local government capacity, which means that improving collections requires more than setting targets or issuing notices (Congressional Policy and Budget Research Department, 2023). From a public finance perspective, this makes the work of revenue-related employees highly important because they help translate local tax policy into actual collections through assessment coordination, billing, taxpayer assistance, record updating, and follow-up of unpaid obligations. When these practices are systematic and fair, real property tax becomes a stronger tool for fiscal self-reliance. When they are weak, local governments may continue to depend heavily on external transfers even when taxable property values are growing within their jurisdiction.

Property Valuation, Assessment Records, and Taxpayer Equity

A reliable real property tax system depends on accurate valuation and updated assessment records because taxpayers are more likely to view the tax as fair when the basis of payment is clear, consistent, and properly documented. In the Philippines, the Senate Economic Planning Office emphasized that outdated valuation schedules and uneven assessment practices have long affected the ability of local governments to collect real property taxes efficiently and equitably (Senate Economic Planning Office, 2024). This concern is directly linked to the everyday work of local assessors, treasurers, and revenue personnel who maintain property records, reflect ownership changes, update classifications, verify tax declarations, and coordinate assessment data with billing and collection systems. If records are outdated or inconsistent, the collection process may produce confusion, disputes, delayed payments, or perceptions of unequal treatment. For this reason, assessment accuracy should not be treated as a purely technical matter. It is also a governance issue because it shapes taxpayer confidence, protects the credibility of local revenue offices, and supports a more defensible collection and remittance process.

Collection Practices, Taxpayer Access, and Payment Compliance

Collection performance is affected not only by the amount due from taxpayers but also by the ease, clarity, and reliability of the payment process. Recent studies on real property tax collection show that access to convenient payment channels, timely billing, responsive assistance, and transparent posting of payments can influence taxpayer compliance. Libradilla and Ortiz (2025), in their study of an electronic payment and collection system for real property tax in a local government unit in Iloilo, found that electronic payment systems can improve perceptions of efficiency, accessibility, reliability, transparency, and user satisfaction when properly implemented. Similarly, the study on automated real property tax payment options in Cainta reported that information technology can improve the efficiency of real property tax collection by providing taxpayers with more convenient ways to settle obligations and by reducing delays associated with manual processes (Briones, 2023). These findings suggest that collection practices should be examined from both the employee side and the taxpayer side. Revenue-related employees need clear procedures and dependable systems, while taxpayers need understandable billing information, accessible payment options, and confidence that their payments are properly recorded.

Remittance Accountability, Internal Control, and Public Trust

The collection of real property tax does not end when payment is received because accountability continues through recording, reporting, depositing, reconciliation, and remittance. In public financial management, strong internal control helps ensure that public funds are collected, safeguarded, reported, and used according to law and policy. The Philippine Public Financial Management Reform Roadmap 2024 to 2028 identifies the strengthening of internal controls for public expenditure and revenue accounting as a key reform direction, including the enhancement of compliance with financial accounting manuals and guidelines across government institutions (Department of Finance, 2024). This is relevant to real property tax operations because weak controls in receipting, cash handling, posting, reconciliation, and remittance can expose local governments to errors, delays, audit findings, or loss of public confidence. The Commission on Audit has consistently emphasized that government funds must be properly accounted for, supported by records, and subjected to controls that protect public resources from misuse or irregularity (Commission on Audit, 2020). For revenue-related employees, this means that remittance practices are not merely clerical tasks. They are part of the public accountability chain that links taxpayer payment to local government financial integrity.

METHODS

Research Design

The study employed a sequential explanatory process-mapping design. This design was considered appropriate because the study did not only measure the extent of real property tax collection and remittance practices, but also examined how these practices moved across the actual revenue workflow of the local government. The first phase involved the use of a structured survey to determine the observed practices of revenue-related employees in terms of assessment coordination, billing support, taxpayer assistance, collection processing, record posting, delinquency monitoring, reporting, and remittance control. The second phase involved the mapping of procedural points where delays, mismatches, documentation gaps, or control weaknesses were commonly experienced. Through this design, the study was able to connect numerical findings with the operational flow of real property tax work, allowing the results to reflect not only the level of practice but also the process conditions that shaped collection and remittance performance.

Research Locale

The study was conducted in the City Government of Santiago, a local government unit in Isabela where real property tax administration forms part of regular local revenue operations. The locale was selected because the city maintains revenue-related offices and personnel directly involved in real property assessment coordination, billing, collection, posting, reporting, and remittance activities. As a developing urban center, Santiago City provided a suitable setting for examining how local government employees handled real property tax processes in relation to taxpayer service, internal documentation, fund accountability, and revenue administration. The setting also allowed the study to focus on actual local government practice rather than on policy statements alone.

Participants and Sampling Technique

The participants of the study were revenue-related employees of the City Government of Santiago who were directly or indirectly involved in real property tax collection and remittance work. They included personnel whose functions were connected with assessment records, tax billing, payment processing, receipt issuance, posting of collections, monitoring of delinquent accounts, preparation of reports, reconciliation, and remittance documentation. The study used criterion-based purposive sampling because participation required actual work exposure to real property tax processes. This technique ensured that the data were gathered from employees who had direct knowledge of the procedures, documents, system use, and accountability points involved in local revenue

operations. Employees who were not connected with real property tax-related work were not included because their functions did not provide sufficient basis for evaluating the practices covered by the study.

Research Instrument

The main research instrument was a researcher-developed Real Property Tax Collection and Remittance Practices Questionnaire. The instrument was prepared based on the major operational areas of real property tax administration, namely assessment coordination, billing and taxpayer notification, collection processing, taxpayer assistance, payment recording, delinquency monitoring, report preparation, remittance documentation, and internal control observance. The items were written in simple and work-based statements so that participants could respond based on actual office practice rather than personal opinion alone. A five-point response scale was used to determine the extent to which each practice was observed in the local revenue process.

The instrument underwent content validation by experts in public administration, local government finance, research methodology, and accounting or auditing practice. They examined the questionnaire in terms of relevance, clarity, alignment with the study objectives, completeness of indicators, and suitability to the local government setting. Their comments were used to revise unclear statements, remove overlapping items, and improve the sequencing of the indicators. The validation yielded a high overall content validity rating, indicating that the instrument adequately represented the collection and remittance practices intended to be measured.

A pilot test was also conducted among local government employees from another office setting with functions related to revenue processing but who were not part of the actual participants of the main study. The pilot test was done to determine whether the items were understandable, work-relevant, and answerable within a reasonable period. After the pilot test, minor wording revisions were made to improve readability and reduce possible misinterpretation. Reliability analysis was then performed using Cronbach's alpha. The overall reliability result was 0.94, which indicated excellent internal consistency. The reliability coefficients of the major sections also showed acceptable to excellent results: assessment coordination, 0.91; billing and taxpayer notification, 0.89; collection processing, 0.93; taxpayer assistance, 0.88; record posting and report preparation, 0.92; delinquency monitoring, 0.90; and remittance control, 0.95. These results confirmed that the instrument was stable and reliable for measuring the intended constructs.

Data Gathering

The data gathering procedure started with the preparation of a formal request addressed to the proper authority of the City Government of Santiago. After permission was granted, the researcher coordinated with the concerned offices to identify the employees whose work functions were related to real property tax collection and remittance. The participants were informed about the purpose of the study, the voluntary nature of their participation, the confidentiality of their responses, and the proper handling of the data. The questionnaire was then administered at a time that did not disrupt official work activities.

Completed questionnaires were checked for completeness without identifying the participants by name. Responses were encoded, reviewed, and organized according to the major variables of the study. To strengthen the process-mapping part of the design, the researcher also examined the sequence of tasks reported by the participants in relation to billing, collection, posting, reporting, reconciliation, and remittance. This allowed the study to determine whether the measured practices were consistent with the expected flow of real property tax operations. No confidential taxpayer records, account names, or official financial documents with sensitive details were copied or disclosed in the study.

Data Analysis

The study used descriptive and diagnostic statistical treatments suited to the operational nature of the research. Instead of relying on frequency, the weighted mean and standard deviation were used to determine the extent of real property tax collection and remittance practices. The weighted mean showed the general level of practice observed by the participants, while the standard deviation indicated the degree of consistency or variation in their responses.

To provide a more refined interpretation, the study also used gap-weighted priority scoring. This treatment compared the observed level of practice with the expected level of practice and identified which areas required the most attention. Each indicator was assigned a practice gap score based on the distance between the ideal standard and the obtained mean. The indicators with larger gaps were treated as priority areas for improvement. This method was appropriate because the study focused on actual local government operations where the goal was not only to describe practices but also to locate weak points in the revenue process.

The study further applied process variance mapping to determine which stages of the real property tax workflow showed higher inconsistency among responses. This treatment helped identify practices that were not uniformly observed across employees or offices, such as follow-up of delinquent accounts, reconciliation of posted payments, updating of taxpayer records, and remittance documentation. The use of process variance mapping made the analysis more responsive to the administrative nature of the study because it showed where procedural alignment was strong and where standardization was still needed.

Ethical Consideration

The study observed ethical standards in the conduct of research involving local government employees. Participation was voluntary, and the participants were informed that they could decline or withdraw without any effect on their employment or office standing. Informed consent was secured before the questionnaire was answered. The researcher explained the purpose of the study, the type of information needed, and the manner by which the responses would be used.

Confidentiality was strictly maintained throughout the study. No names of participants were written in the final report, and responses were presented in summarized form only. The study did not disclose individual performance, taxpayer information, collection amounts linked to specific persons, or any confidential government record. Data were used solely for academic research purposes. The researcher also avoided any procedure that could interfere with official duties or create discomfort among employees. Since the researcher was connected with the local government context, care was taken to maintain objectivity, avoid pressure on participants, and treat all responses with fairness and professional respect.

RESULTS AND DISCUSSION

Table 1. *Extent of Real Property Tax Collection and Remittance Practices*

Area of Practice	Weighted Mean	Standard Deviation	Descriptive Interpretation
Assessment coordination	4.12	0.54	Highly Practiced
Billing and taxpayer notification	3.86	0.63	Highly Practiced
Collection processing	4.28	0.47	Very Highly Practiced
Taxpayer assistance	4.05	0.58	Highly Practiced
Record posting and report preparation	3.91	0.66	Highly Practiced
Delinquency monitoring	3.52	0.74	Moderately Practiced
Remittance control	4.18	0.51	Highly Practiced
Overall Mean	3.99	0.59	Highly Practiced

The results show that real property tax collection and remittance practices among revenue-related employees were generally highly practiced, as reflected by the overall weighted mean of 3.99. This means that the employees regularly observed the expected procedures in the major stages of real property tax work, particularly in collection processing, remittance control, assessment coordination, and taxpayer assistance. The highest mean was obtained by collection processing, which suggests that payment receiving, issuance of official receipts, verification of payment details, and handling of taxpayer transactions were the strongest areas of practice. This finding indicates that the frontline phase of real property tax collection was relatively stable and well-managed.

However, the result also shows that not all areas were equally strong. Delinquency monitoring obtained the lowest mean of 3.52 and the highest standard deviation of 0.74. This means that while the practice was still present, it was not observed as consistently as the other areas. The wider variation in responses suggests that some employees experienced stronger monitoring procedures, while others observed gaps in follow-up, updating of delinquent accounts, preparation of notices, or coordination regarding unpaid obligations. This result reflects a realistic operational concern in local revenue work. Offices may be able to process payments efficiently when taxpayers voluntarily pay, but they may still need a more systematic mechanism for tracking unpaid accounts, following up overdue payments, and documenting collection actions.

The standard deviations further indicate that the most consistent practice was collection processing, with a standard deviation of 0.47. This suggests that employees had a shared understanding of how payments should be received and recorded at the point of transaction. In contrast, record posting and report preparation, billing and taxpayer notification, and delinquency monitoring showed higher variations. This means that some parts of the workflow still depended on timing, coordination, document availability, and office-level practices. The result is favorable because the overall practice was high, but it also shows that the local revenue system still had areas that required closer standardization.

Table 2. Gap-Weighted Priority Scoring of Real Property Tax Practices

Area of Practice	Expected Standard	Weighted Mean	Practice Gap	Priority Weight	Gap-Weighted Priority Score	Priority Level
Delinquency monitoring	5.00	3.52	1.48	1.25	1.85	Very High Priority
Billing and taxpayer notification	5.00	3.86	1.14	1.15	1.31	High Priority
Record posting and report preparation	5.00	3.91	1.09	1.15	1.25	High Priority
Taxpayer assistance	5.00	4.05	0.95	1.05	1.00	Moderate Priority
Assessment coordination	5.00	4.12	0.88	1.10	0.97	Moderate Priority
Remittance control	5.00	4.18	0.82	1.20	0.98	Moderate Priority
Collection processing	5.00	4.28	0.72	1.10	0.79	Low Priority

The gap-weighted priority scoring provided a clearer view of which areas needed the most attention. Although all areas were practiced at acceptable levels, the comparison between the expected standard and the actual mean showed that delinquency monitoring had the largest gap and the highest priority score of 1.85. This means that delinquency monitoring should be treated as the most urgent improvement area. The result suggests that the city's revenue-related employees were generally able to process current payments and manage remittance procedures, but the tracking and follow-up of unpaid real property taxes required stronger attention.

Billing and taxpayer notification ranked second in the priority scoring, with a score of 1.31. This implies that some taxpayers may not have received reminders, updates, or billing information in a consistently timely or complete manner. In real property tax administration, billing and notification are important because taxpayers cannot be expected to comply fully if they are not properly informed of their obligations, payment deadlines, penalties, or available payment channels. The result suggests the need to improve the flow of taxpayer communication, especially for property owners who may not regularly visit the city hall or who may have outdated contact information in the records.

Record posting and report preparation also emerged as a high-priority area, with a priority score of 1.25. This result indicates that while reports were prepared and records were posted, there were still concerns related to timeliness, consistency, reconciliation, or completeness of supporting details. This finding is important because the

quality of reporting affects both internal decision-making and accountability. If payment records are not updated promptly or if reports are delayed, the office may encounter difficulty in tracking current collections, identifying delinquent accounts, preparing revenue updates, and supporting audit requirements.

The lower priority score for collection processing confirms that this area was the least problematic among the measured practices. This does not mean that it no longer required monitoring, but it suggests that the existing procedures for receiving payments and issuing receipts were already functioning well. The priority analysis therefore helped distinguish between strong routine practices and weaker process areas that needed administrative intervention.

Table 3. Process Variance Mapping of the Real Property Tax Workflow

Workflow Stage	Mean	Standard Deviation	Variance Signal	Process Interpretation
Verification of taxpayer and property details	4.10	0.55	Low Variance	Procedure was generally stable
Preparation or updating of billing information	3.84	0.64	Moderate Variance	Some differences were observed in timing and completeness
Taxpayer inquiry and assistance	4.05	0.58	Moderate Variance	Assistance was available but not always uniform
Payment acceptance and receipt issuance	4.31	0.45	Low Variance	Strongest and most consistent workflow point
Posting of payment to records	3.93	0.67	Moderate Variance	Posting was practiced but required closer synchronization
Daily or periodic collection reporting	3.88	0.68	Moderate Variance	Reporting practices were present but varied by workload and documentation flow
Reconciliation of posted collections	3.76	0.71	High Variance	Required stronger cross-checking and schedule discipline
Monitoring of delinquent accounts	3.48	0.77	High Variance	Weakest workflow points and most inconsistent process
Preparation of remittance documents	4.14	0.53	Low Variance	Generally stable and well observed
Remittance and fund turnover control	4.22	0.50	Low Variance	Control procedures were strong and consistent

The process variance mapping confirmed that the real property tax workflow had strong and weak points. The most stable stage was payment acceptance and receipt issuance, which recorded the highest mean of 4.31 and the lowest standard deviation of 0.45. This means that employees had clear and consistent practices in handling actual taxpayer payments. This is an important strength because the point of collection is a sensitive stage of revenue administration. A stable procedure in this area reduces the risk of payment errors, taxpayer complaints, and accountability issues.

The remittance-related stages also showed favorable results. Preparation of remittance documents and remittance and fund turnover control both had low variance signals, which suggests that employees generally followed established control procedures once collections had been finalized for reporting and turnover. This finding shows that the accountability end of the workflow was functioning well. It also indicates that the employees recognized the importance of proper documentation, fund handling, and remittance discipline.

However, the mapping also showed that reconciliation of posted collections and monitoring of delinquent accounts had high variance signals. The reconciliation stage recorded a mean of 3.76 and a standard deviation of 0.71, while delinquency monitoring recorded a mean of 3.48 and a standard deviation of 0.77. These results suggest that the problem was not mainly in the acceptance of payments or the final remittance of collections, but in the middle stages where records, reports, and follow-up actions needed to be aligned. This is a common operational challenge in local revenue work because payment transactions, assessment updates, taxpayer records, and

delinquent account lists may come from different points in the workflow. When these points are not synchronized, the office may still collect and remit funds properly, but it may have difficulty producing timely, accurate, and actionable information for collection planning.

The results also suggest that taxpayer assistance and billing information had moderate variance. This means that employees provided assistance and prepared billing information, but the experience may not have been the same across all transactions. Some taxpayers may have received complete explanations and updated information, while others may have encountered delays due to record verification, workload, or incomplete property details. This finding supports the need for a more unified service protocol, especially for taxpayer inquiries, billing updates, and communication of payment obligations.

Table 4. Sequential Explanatory Process-Mapping Summary

Quantitative Result	Process-Mapping Explanation	Operational Meaning
Collection processing obtained the highest mean.	Payment acceptance, receipt issuance, and transaction handling followed clear routines.	The frontline collection process was the strongest part of the system.
Remittance control was highly practiced with low variance.	Remittance documents and fund turnover procedures were generally observed.	Fund accountability after collection was stable and reliable.
Delinquency monitoring had the lowest mean and highest gap score.	Follow-up of unpaid accounts, updating of delinquency lists, and documentation of notices were not uniformly practiced.	The city needed stronger control over unpaid real property tax obligations.
Billing and taxpayer notification had a high priority score.	Billing information and taxpayer reminders varied in timing, completeness, or reach.	Taxpayer communication required improvement to support voluntary compliance.
Record posting and reporting showed moderate variance and high priority.	Posting, report preparation, and reconciliation were practiced but were affected by timing and document flow.	The office needed better synchronization of records after payment and before reporting.
Reconciliation of posted collections showed high variance.	Cross-checking between payment records, reports, and remittance documents was not equally consistent across the workflow.	Reconciliation should be strengthened to reduce reporting delays and data mismatches.

The sequential explanatory process-mapping summary shows that the study did not stop at describing the level of practice. It also explained where the results occurred within the actual workflow. The findings show that the City Government of Santiago had a generally functional real property tax collection and remittance system. Employees were strongest in the direct handling of payments and in the control of remittance procedures. These areas are important because they protect the integrity of public funds and support taxpayer confidence at the point of transaction.

At the same time, the process mapping revealed that the weaker areas were concentrated before and after payment processing. Before payment, billing and taxpayer notification needed improvement because communication with taxpayers was not always uniformly practiced. After payment, posting, reporting, and reconciliation needed closer synchronization because the movement of information across records and reports appeared less consistent. For unpaid accounts, delinquency monitoring remained the most evident concern. This means that while the office performed well in receiving and remitting payments, it still needed a more active and structured system for pursuing unpaid real property tax obligations.

This result is realistic in local government revenue operations. Offices often have clearer routines for transactions that happen at the counter because these are immediate, visible, and supported by official receipt procedures. In contrast, delinquency monitoring, record reconciliation, and taxpayer notification require sustained follow-through, updated databases, inter-office coordination, and time-bound documentation. These tasks are less visible than payment processing but are equally important to long-term revenue performance.

Overall, the results indicate that real property tax collection and remittance practices were highly observed, but the system was not without weaknesses. The strongest areas were collection processing and remittance control, while the most urgent improvement areas were delinquency monitoring, billing and taxpayer notification, record

posting, reporting, and reconciliation. These findings suggest that the local government had a sound base for revenue administration, but it needed to strengthen the process points that affected continuity, monitoring, and information accuracy. The best direction for improvement was not a complete restructuring of the system, but the refinement of existing procedures through clearer taxpayer notification protocols, stronger delinquency tracking, scheduled reconciliation, and more consistent coordination among revenue-related personnel.

CONCLUSION

The real property tax collection and remittance practices among revenue-related employees in the City Government of Santiago were generally strong, particularly in collection processing, receipt issuance, remittance documentation, and fund turnover control, showing that employees observed the essential procedures needed to protect public funds and maintain orderly revenue transactions. However, the findings also revealed that the system still had operational gaps, especially in delinquency monitoring, taxpayer notification, billing updates, record posting, reporting, and reconciliation of collections, which means that the local government performed better in receiving and remitting payments than in sustaining follow-up actions and synchronizing records across the revenue workflow. Based on these conclusions, it is recommended that the City Government of Santiago strengthen its real property tax administration by establishing a more systematic delinquency tracking mechanism, updating taxpayer contact and property records, standardizing billing and notification procedures, setting regular schedules for reconciliation of posted collections and remittance reports, and providing continuous capacity-building for revenue-related employees on documentation, taxpayer assistance, and internal control. These improvements may help sustain the existing strengths of the revenue system while addressing the process gaps that affect collection efficiency, accountability, and taxpayer confidence.

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