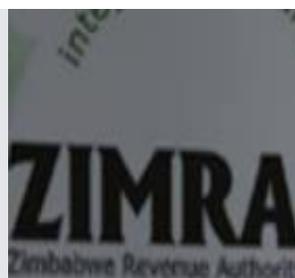




FISCAL TAX INVOICE

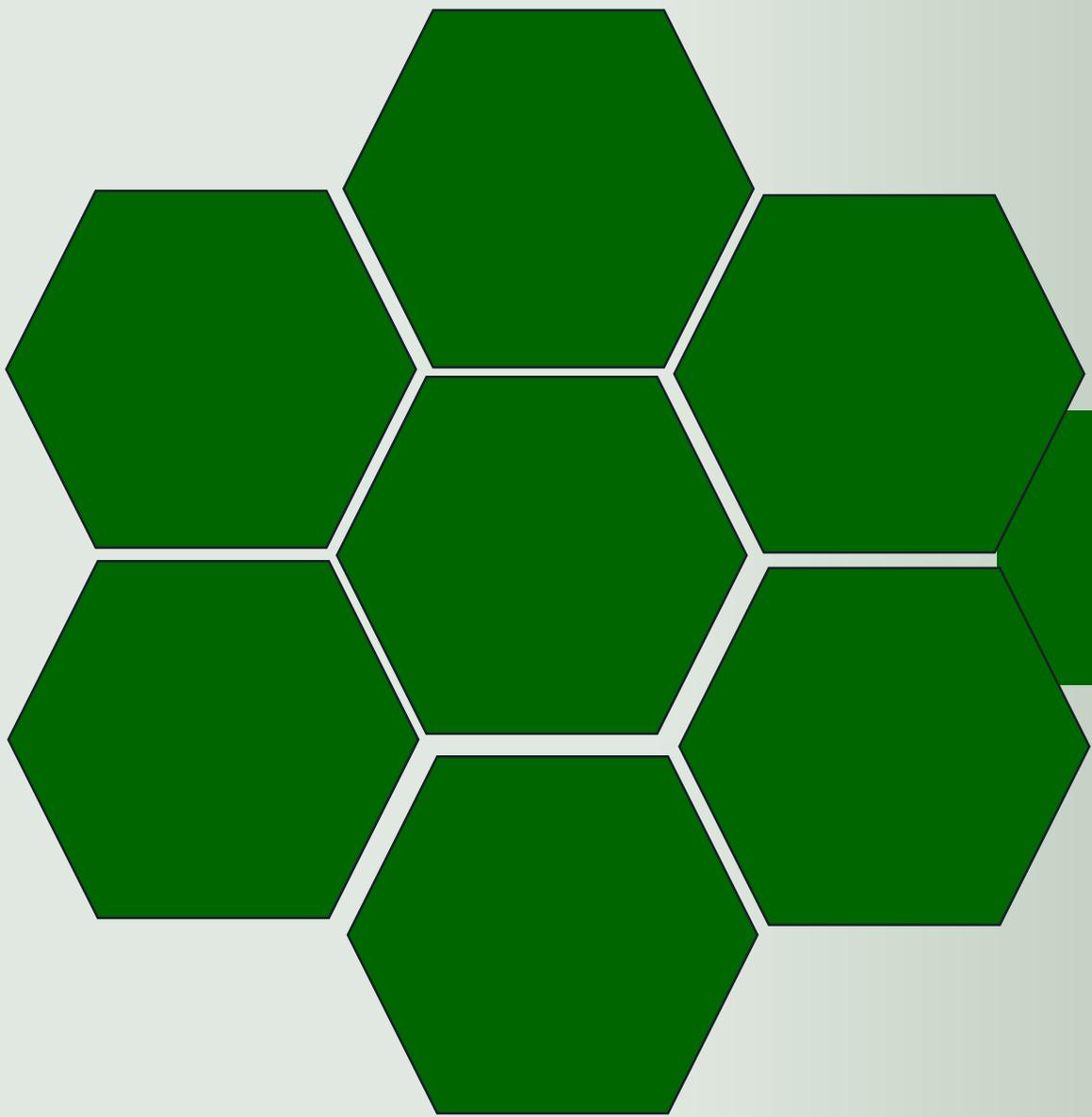


TARMS



ZIMRA My Taxes Simplified

CUSTOMER SATISFACTION INDEX REPORT Q4. 2023



1 Executive Summary

EXECUTIVE SUMMARY: CSI AND PERFORMANCE OUTCOMES

- The Zimbabwe Revenue Authority (ZIMRA) has demonstrated significant strides in streamlining taxation processes through various initiatives focused on systems, policies, procedures, and legislation. To gauge the effectiveness of these efforts and enhance service delivery, ZIMRA regularly conducts surveys to understand the perspectives of taxpayers. This particular survey aimed to assess the perceptions of both taxpayers and stakeholders regarding the level and quality of service provided by ZIMRA, with a focus on meeting taxpayer expectations.
- Utilizing a combination of qualitative and quantitative approaches for comprehensive insights, the survey encompassed nationwide distribution of 4,100 electronic questionnaires, with face-to-face interviews conducted at key stations such as Beitbridge, Kazungula, and Kurima House. Despite the distribution of 4100 questionnaires, only 692 responses were received, reflecting a need for improved engagement strategies to improve confidence in the tax system.

Key Findings:

- The survey, which involved 692 participants selected through purposive and simple random methods, revealed insights aligned with specific objectives. The assessment focused on the awareness and appreciation of service effectiveness. The overall satisfaction level for ZIMRA was 43.94%, gauged against applied satisfaction drivers. Notably, the highest satisfaction was attributed to the Accessibility of information (80.2%) via the ZIMRA website, while the lowest was associated with compliance with ZIMRA's service charter (10%), anti-corruption initiatives (33%), ZIMRA Strategy (33.4%), Speed of Service (27.12%), Corporate Governance (38.12%), Service Delivery (34.4%) and ICT systems (48%). Customs and excise private clearance TIP processes (58%), Fiscalisation (54.9%) and private imports declaration clearance process (64%)

Specific Areas of Concern:

- An overwhelming majority (over 95%) expressed frustration with the new Tax Administration and Revenue Management System (TARMS), citing rushed implementation and inadequate execution. Respondents called for the restoration of the previous system to run concurrently with TARMS until stability is achieved.
- Additional concerns included poor communication (emails, phones), knowledge gaps within the organization, subpar customer care, heightened levels of corruption, and delays in filing processing.

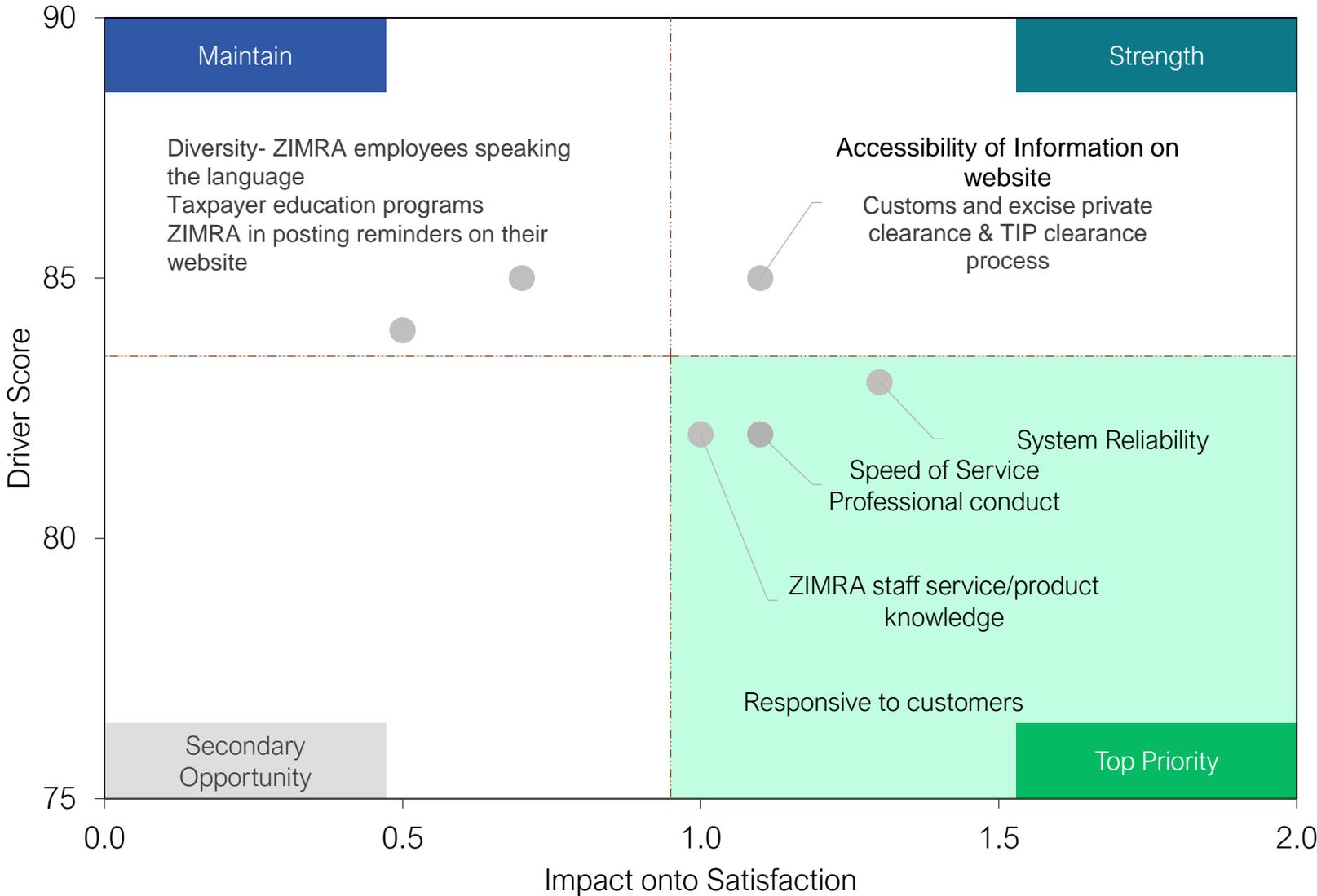
Key Recommendations:

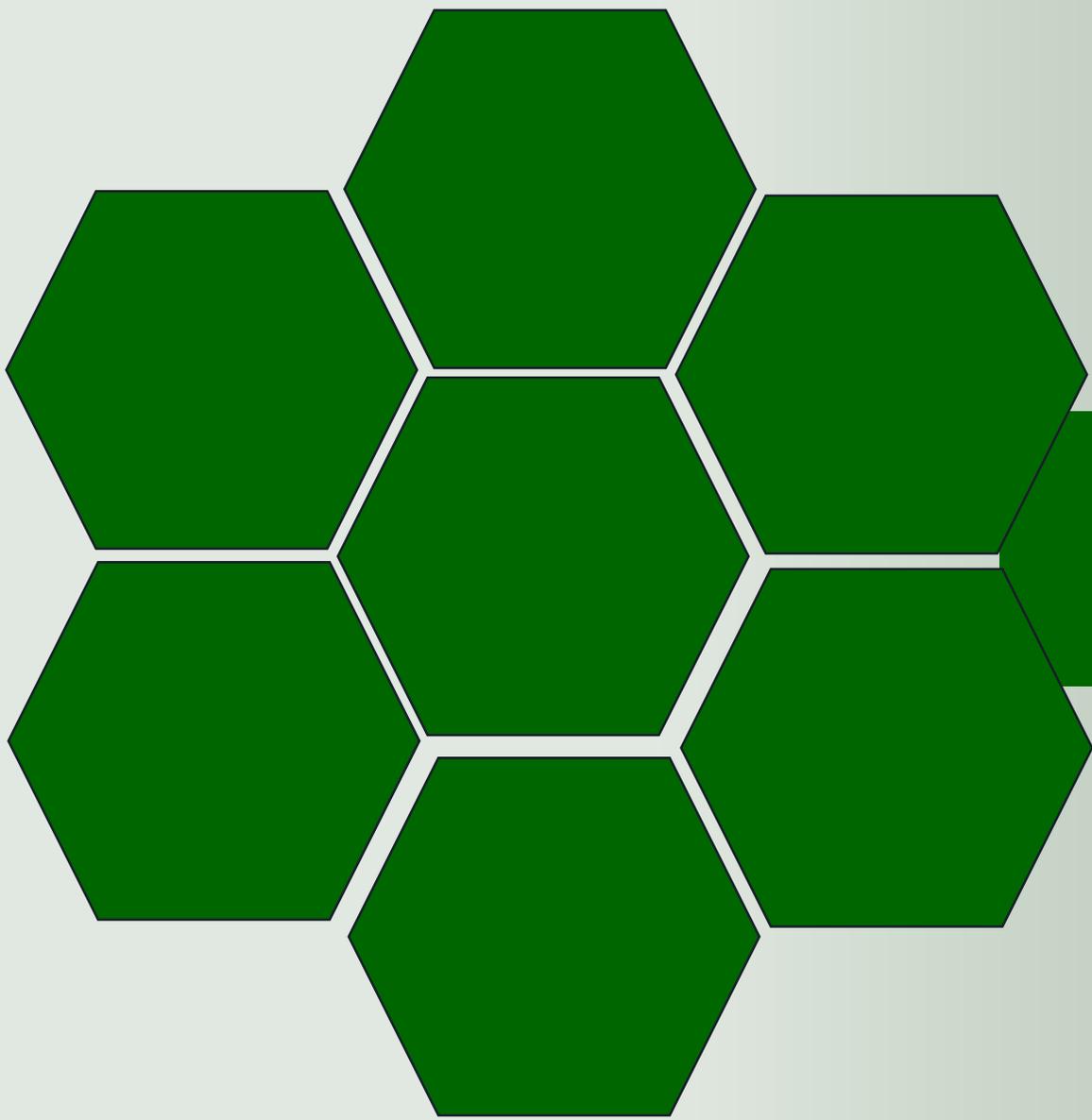
- ZIMRA should establish transactional guidelines to offer customers alternative means of transacting during system downtimes.
- Urgent review of the TaRMs roll-out to prevent significant loss of revenue
- Recruitment of qualified employees with expertise in customer care is essential, as they represent the first point of contact with stakeholders, influencing the company's brand and reputation.
- Tailoring services to address generational gaps is crucial for meeting diverse needs.
- ZIMRA should take decisive action against corruption to restore trust and integrity in its operations



Customer Satisfaction Priority Matrix

- Drivers in the **Top Priority** quadrant have a high impact on CSI and a relatively low score. These are the drivers where the organization can achieve significant improvements and see positive changes in customer satisfaction.
- **Strengths** are high impact drivers that also have high scores. There is less room for improvement with these drivers than the Top Priorities, however, these drivers have high impact on satisfaction.
- **Maintain** identifies high-scoring drivers that do not have high impact on customer satisfaction. Maintaining the already high scores for these drivers is important.
- **Secondary Opportunities** are drivers that have low impact on satisfaction and are relatively low scoring.





2

Introduction and Methodology

Introduction and Methodology

- In today's customer-centric landscape, organizations must possess a nuanced understanding of their customers' needs. Consequently, it becomes imperative for organizations to identify the elements that drive customer satisfaction, providing a foundation for informed decision-making. Recognizing the current levels of satisfaction, particularly the key determinants thereof, is crucial for management to focus on and enhance specific areas that contribute to the creation of highly satisfied customers.
- This understanding not only empowers management but also enables departmental leaders to articulate strategic measures aimed at winning and retaining customers. The harnessed information serves as a valuable tool for crafting deliberate initiatives that align with customer expectations and contribute to an overall positive customer experience.
- The purpose of this survey was to gauge external customer satisfaction with the Zimbabwe Revenue Authority (ZIMRA) on a national scale. By identifying key areas for improvement, ZIMRA can continually enhance its service delivery to meet and exceed customer expectations. The survey aimed to assess satisfaction trends with ZIMRA, focusing on key satisfaction drivers.

Objectives of the Survey:

- The primary objective of the survey was to evaluate the perception of taxpayers and the general public regarding the level and quality of service delivery by ZIMRA, and to ascertain whether service expectations were being met. The specific goals of the survey included:
- Determining the extent of satisfaction among external clients with ZIMRA's service delivery.
- Assessing the adoption of initiatives by ZIMRA customers.
- Identifying areas that impact ZIMRA's service delivery.
- Developing a composite measure of customer satisfaction to determine the overall rating of the current satisfaction level and image.
- Establishing the extent to which ZIMRA adheres to its taxpayer's charter in service delivery.
- Assessing the effectiveness of ZIMRA's taxpayer education program.



SCOPE AND COVERAGE

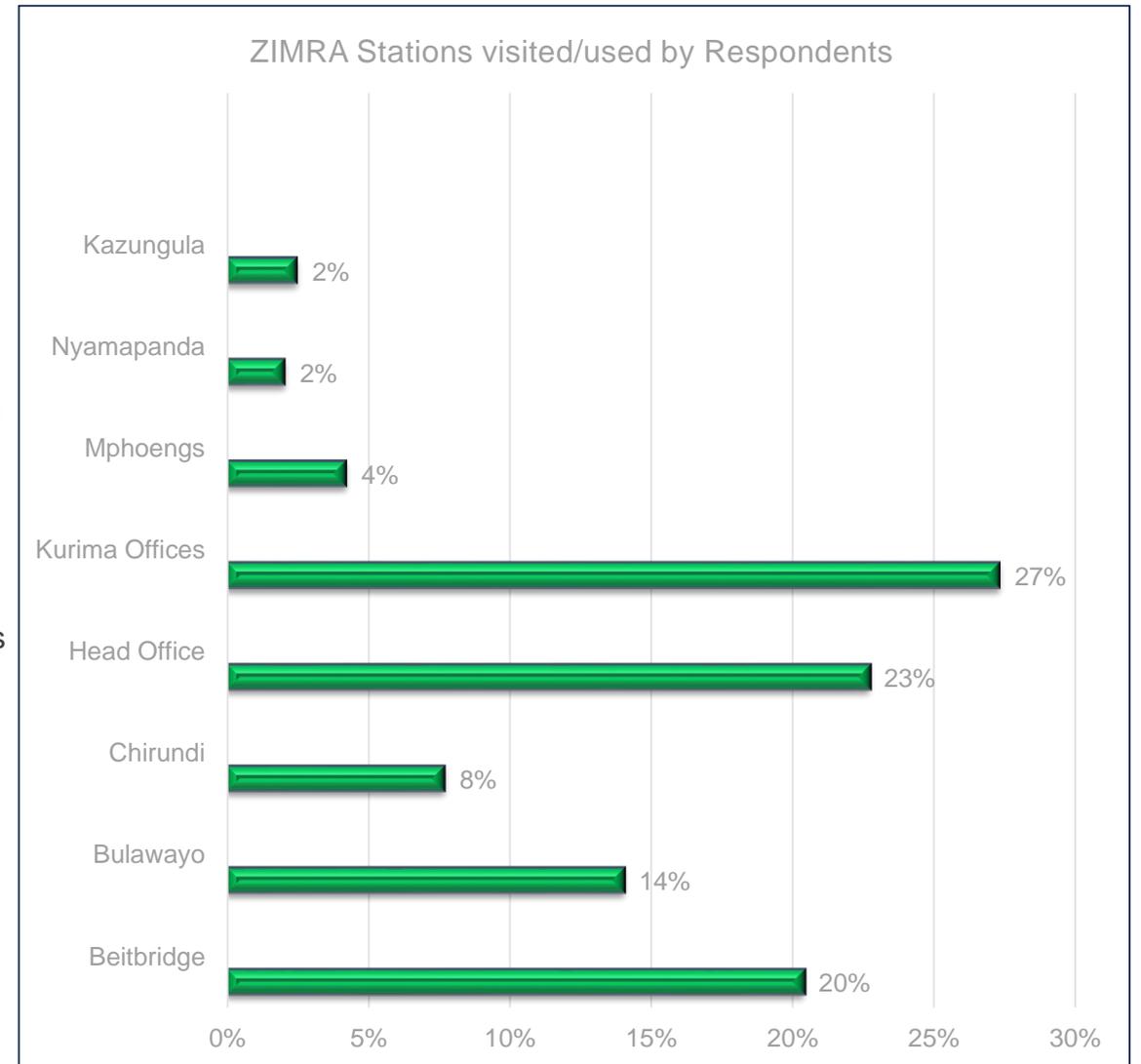
- The survey covered all regions of Zimbabwe, including border stations, ensuring representation from various stakeholders such as Tax Accountants, Clearing Agents, Transporters, Individual Taxpayers, Importers, Exporters, Parastatals, SMEs, Cross-border Traders, and NGOs.
- A combination of qualitative and quantitative methods were used for a comprehensive understanding, employing a modified questionnaire based on a proven ZIMRA template. Distribution took place nationwide, with face-to-face interviews conducted at Beitbridge, Kazungula, and Kurima House.
- Out of 4,100 distributed questionnaires, 692 participants responded, yielding a 16% response rate. Notably, 17% completed the original questionnaire, prompting the distribution of a condensed version via email, focusing specifically on the ZIMRA service charter, in response to stakeholder concerns about length and question relevance.
- **ACKNOWLEDGEMENT OF DEVIATION FROM SCOPE:** *We acknowledge a deviation from the original terms of reference for the Q4 customer satisfaction survey conducted.*
- *During the survey process, we observed an unexpected but valuable development. ZIMRA staff expressed a keen interest in participating as internal customers, seizing the opportunity to share their perspectives on various aspects, including working conditions, remuneration, and staff engagement. Recognizing the significance of these internal insights, we accommodated the staff's requests for interviews to gain a comprehensive understanding of their experiences within the organization. The feedback provided by the ZIMRA staff will undoubtedly contribute valuable context to our overall assessment of customer satisfaction. While this deviation was not initially anticipated, we believe it adds depth to our understanding of the factors influencing service delivery and overall organizational dynamics.*

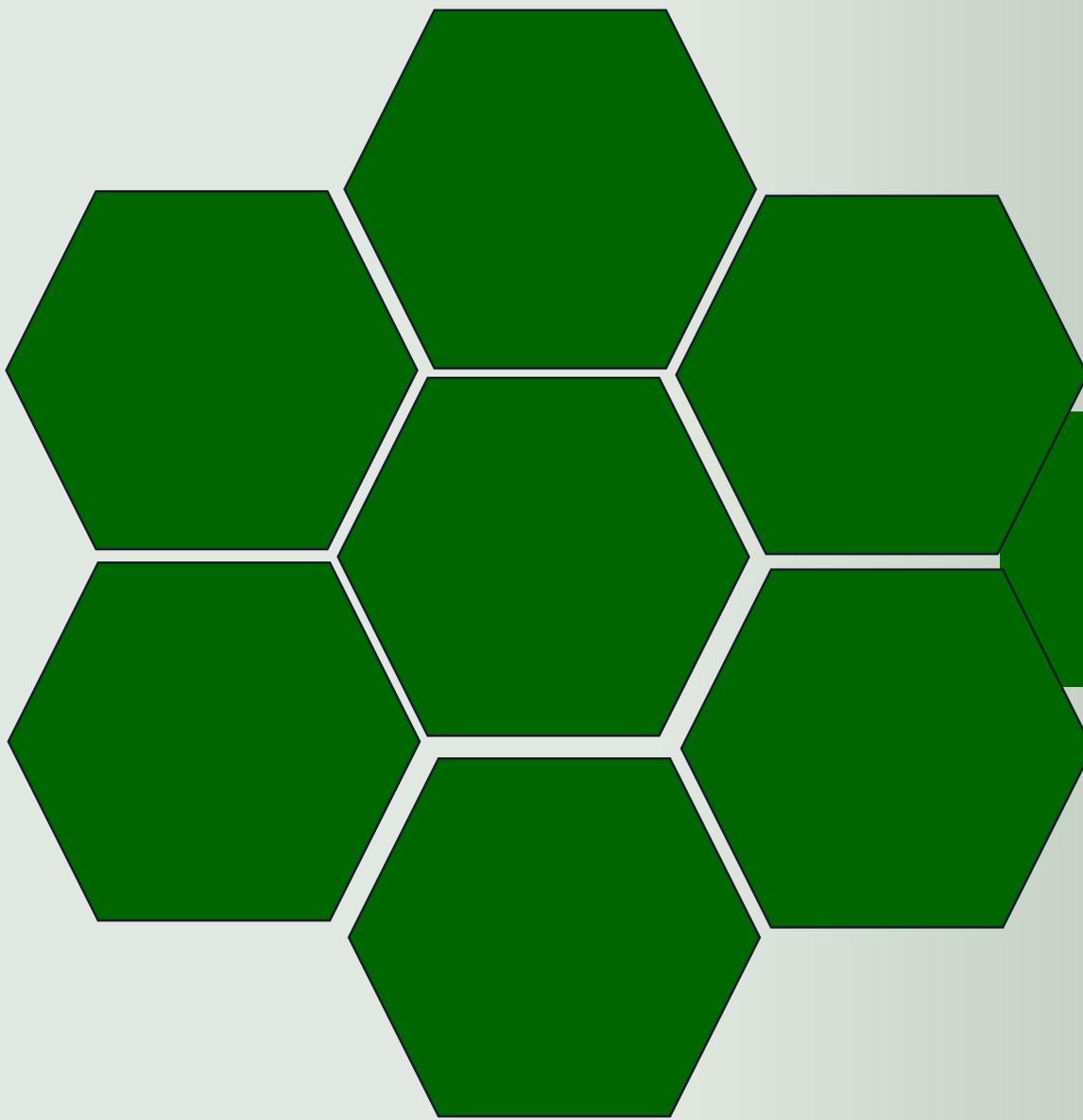
Tool	No. Distributed	No. Returned	% returned	% of total returned
Original Questionnaire	4100	123	3%	17%
Edited Questionnaire	3500	221	6%	31%
Email Questions	500	167	33%	24%
Face to Face interviews	181	181	100%	26%
TOTAL		692		100%

LIMITATIONS OF THE SURVEY

Despite the comprehensive coverage, the survey encountered certain limitations that merit acknowledgment:

- **Data Availability and Participation Challenges:** The research relied on taxpayer data provided by ZIMRA, with a notable number of taxpayers refusing to participate. Reasons cited included skepticism about the survey's relevance to ZIMRA Key Performance Indicators and perceived ineffectiveness despite prior participation.
- **Time Constraints:** The survey, conducted from December 6 to December 30, faced challenges due to the holiday season. Many companies were closing down, limiting the availability of key stakeholders.
- **Length of Questionnaire:** Stakeholder concerns about the length of the questionnaire led to a shortened version focusing on the ZIMRA service charter. This adjustment aimed to improve engagement and response rates.
- **TARMS-Related Concerns:** Respondents expressed heightened concerns about issues arising from the Tax Administration and Revenue Management System (TARMS), with a significant focus on the potential impact on the receipt of 2024 tax clearances. This limited their willingness to engage on broader survey topics.
- **Fear of Victimization:** Business owners and tax consultants, in particular, hesitated to disclose authentic information, fearing potential victimization by ZIMRA, thereby affecting the transparency of responses.





3

Survey and Data Collection

Data Collection

DATA COLLECTION TOOLS

- The team employed a combination of approaches to gather the baseline data as explained below;

QUESTIONNAIRES

- Given time constraints the team administered the survey through a questionnaire provided by ZIMRA (this is the questionnaire used in previous CSI surveys). The standard questionnaire was edited to include questions on the new tax management system TARMs. The questionnaire was made up of standardized close-ended and open questions regarding the level of awareness and perceptions of customer satisfaction on services offered by ZIMRA. The standard questionnaire which was distributed to 4100 taxpayers and stakeholders had to be adjusted/shortened after people complained about the length and design of the questionnaire as well as the relevance of some of the questions. The shortened questionnaire was re-distributed both electronically and administered in the face to face interviews.

SEMI-STRUCTURED INTERVIEWS

- In-depth interviews were also used as an additional method of obtaining information to supplement quantitative data.

DATA ANALYSIS

- Qualitative and quantitative data collected using key informant interviews and analyzed using thematic analysis. This involved ascertaining overall level of Customer satisfaction looking at a set of variables representing characteristics of various dimensions of services offered by ZIMRA

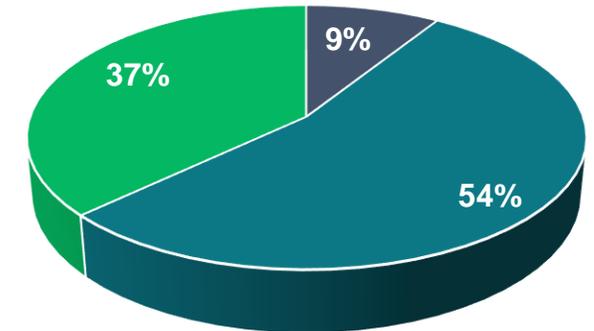
SAMPLING TECHNIQUES AND SAMPLE SIZE

- Given the nature of data required to inform ZIMRA about customer perceptions regarding tax related services, both probability and non-probability sampling techniques were employed in selecting the respondents. Specifically, simple random (probability) and purposive (non-probability) sampling were used. The survey covered all regions of Zimbabwe.

REGULAR CONTACT WITH ZIMRA

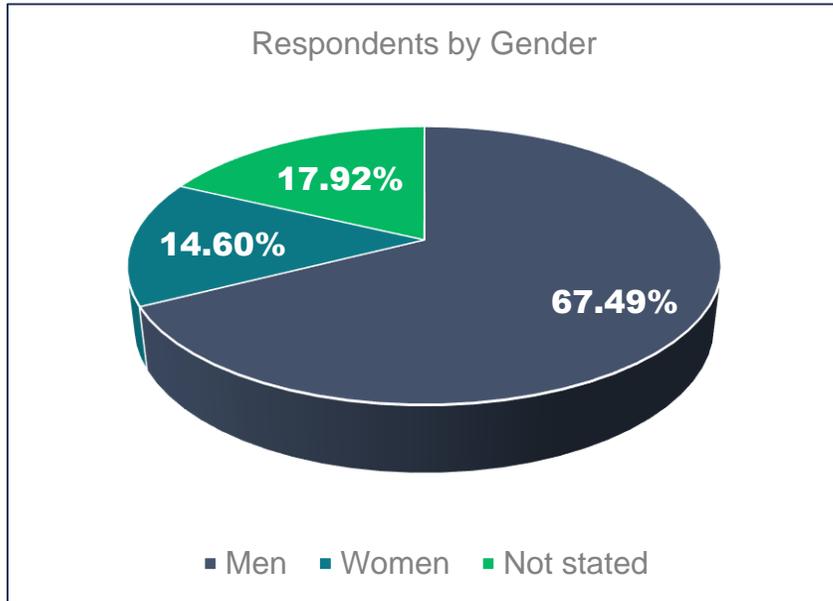
- Over 94% of the respondents indicated that they were in regular contact with ZIMRA, 94% of small, 100% of medium and large taxpayers respectively confirmed that they were in regular contact with ZIMRA while small taxpayers affirmed being in contact with ZIMRA but not on regular basis. Respondents who were not in regular contact with ZIMRA revealed that when they have some problems, they engage tax consultants for advice. It is worth noting that over 36% of respondents were tax consultants representing multiple clients across numerous sectors.

Respondents by Category

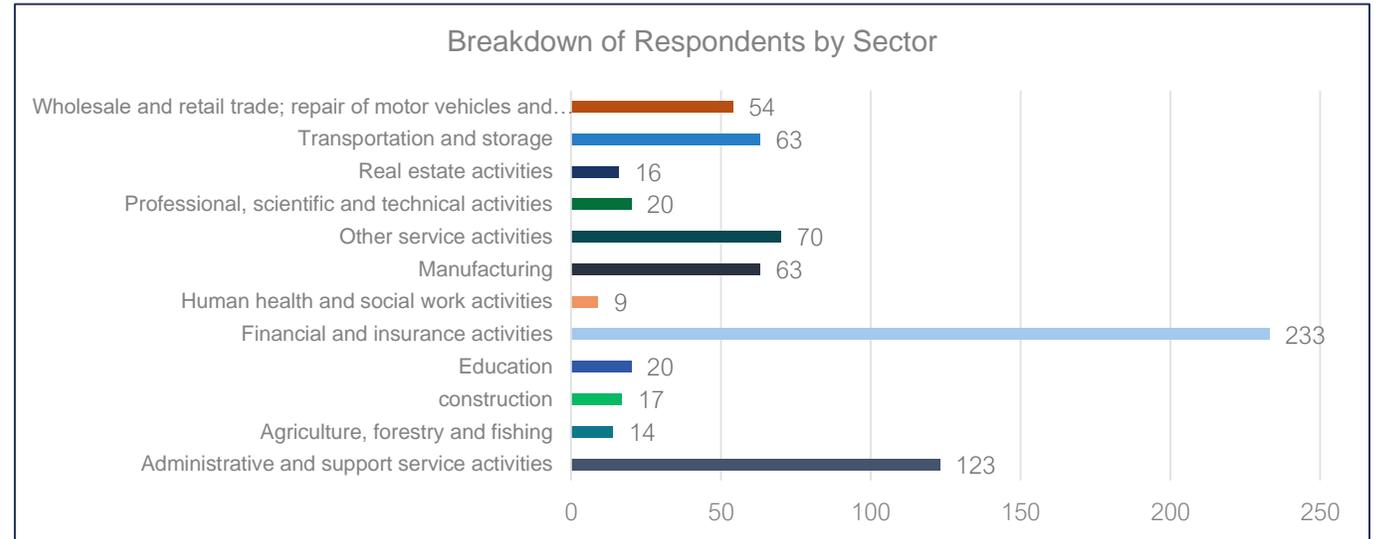


■ Large ■ Medium ■ Small

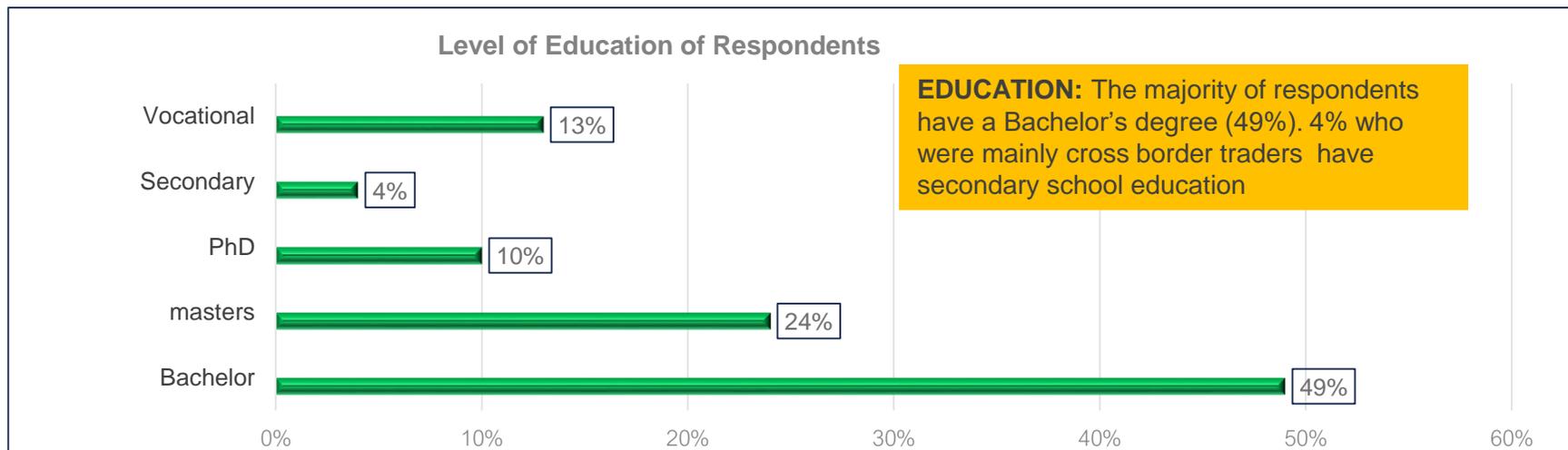
Tables showing a breakdown of the 692 Respondents. (Gender, Sector, Education)



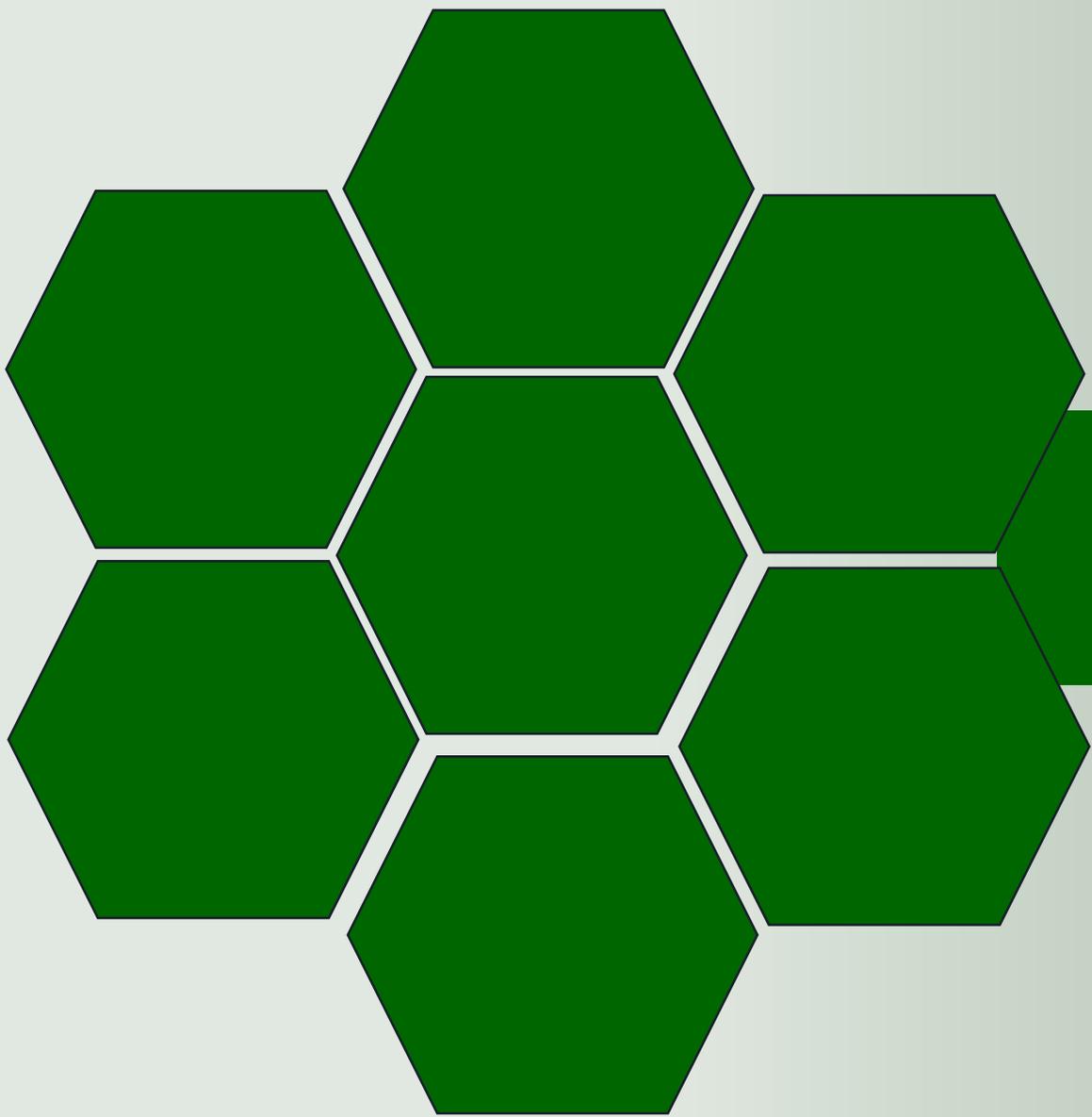
GENDER: The majority of respondents were men (67.49%) with 17.92% of respondents preferring not to state their gender and the balance being women.



SECTOR: The majority of respondents were tax consultants (33%) followed by administrative and support personnel (17.77%) who indicated that most company directors preferred not to deal directly with ZIMRA as they found the processes cumbersome and frustrating.



EDUCATION: The majority of respondents have a Bachelor's degree (49%). 4% who were mainly cross border traders have secondary school education



4

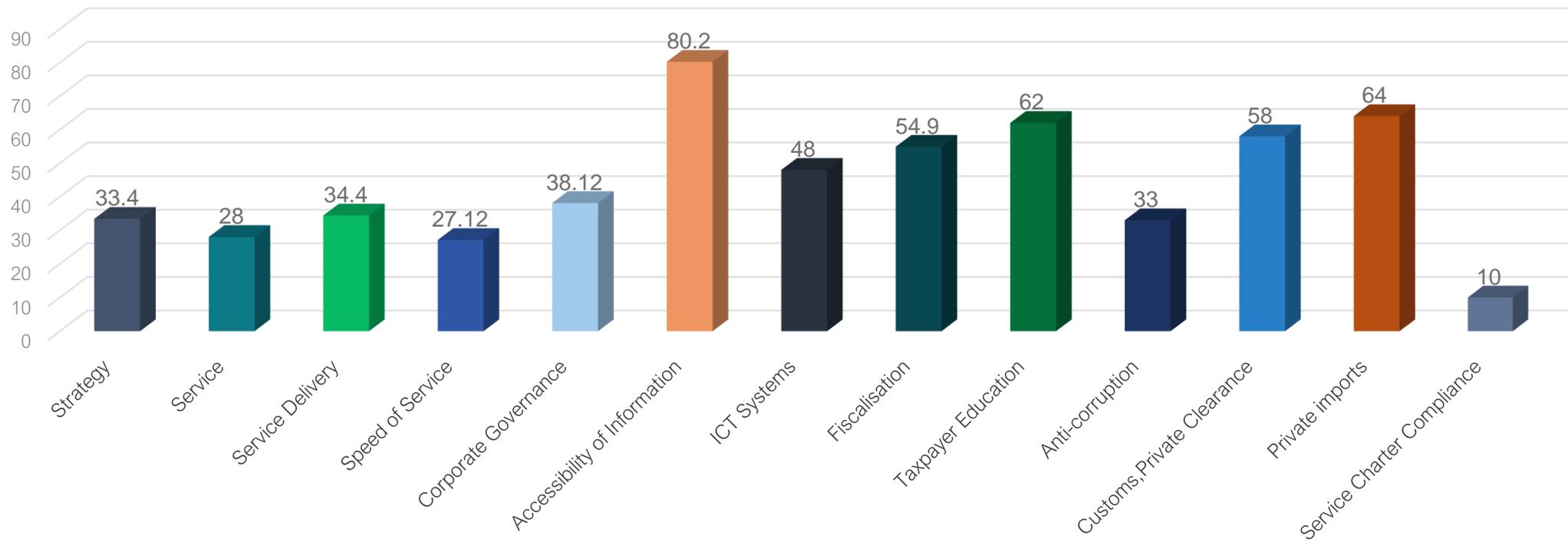
Customer Satisfaction Findings

ZIMRA OVERALL SATISFACTION INDEX

The comprehensive assessment of ZIMRA's performance reveals an overall satisfaction level of 43.94%, evaluated against key satisfaction drivers. Notably, the highest satisfaction was attributed to the Accessibility of information (80.2%) via the ZIMRA website, while the lowest was overall compliance with the ZIMRA Service Charter, where only 10% of respondents indicated that ZIMRA adhered to its own charter.

Significant areas of weaknesses were noted in understanding and appreciation of the ZIMRA Strategy (33.4%), Speed of Service (28%), Corporate Governance (38.12%), Service Delivery (34.4%) anti-corruption initiatives (33.3%), and ICT systems (48%). Customs and excise private clearance TIP processes (58%), Fiscalisation (54.9%) and private imports declaration clearance process (64%).

CSI Thematic Areas



FINDINGS

- **ZIMRA STRATEGY:**

In the context of ZIMRA's strategy, findings indicate a lack of awareness among respondents, with a significant majority expressing disinterest. Respondents cited ZIMRA's perceived lack of consultation and feedback on its strategy as contributing factors to their disengagement. However, among those who acknowledged that ZIMRA's strategy addressed their needs, the automation drive received positive feedback. Particularly, respondents, predominantly from the younger generation (under 40 years), noted that the automation initiatives have streamlined their business processes, enabling convenient payments from their homes and offices.

- **ZIMRA SERVICE:**

Customer satisfaction with ZIMRA services presents a widespread area of dissatisfaction among respondents, supported by insightful comments (refer to the next slide). Clients expressed dissatisfaction with ZIMRA's call responsiveness, citing instances where courteous answering within 20 seconds or 3 rings during working hours was lacking. Additionally, delayed email responses, including one instance where a client waited for three weeks, were noted. On a positive note, several customers reported timely call assistance at ZIMRA's inland offices, typically within 10 minutes of arrival. Furthermore, acknowledgment was given to the efficient clearance of commercial consignments within 3 hours, provided correct and complete documentation was submitted, unless selected for physical examination.

- **SERVICE DELIVERY:**

Notable Strength: A commendable 70% satisfaction level is observed for conducive office hours but other indicators demonstrate a lower satisfaction level, hovering between 20% 41%, indicating a need for substantial improvement in ZIMRA employee performance.

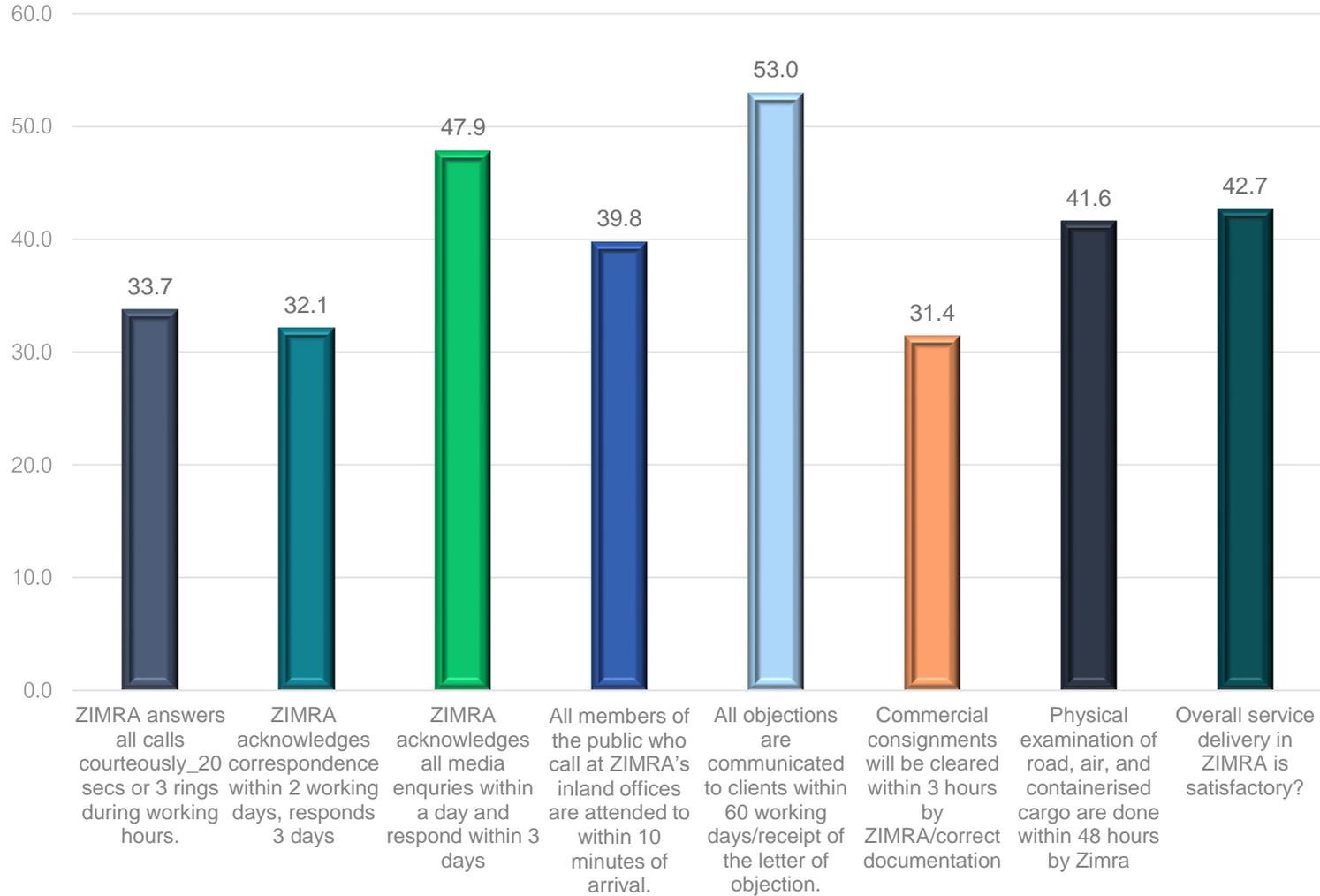
- **ADHERENCE TO SERVICE CHARTER:**

Findings reveal a low level of adherence to standards in the ZIMRA Service Charter. Less than 90% of respondents noted that service timelines outlined in the charter were not respected. Over 80% expressed unawareness of the timelines for general services provided by ZIMRA.

- **STAFF BEHAVIOR AND TAX ENFORCEMENT:**

Respondents raise concerns about ZIMRA staff behavior during tax enforcement, citing rudeness and arrogance, particularly at border points. Some border posts reportedly experience arbitrary tax assessments based on the tax assessor's mood , of positive note taxpayers indicated that border managers were helpful and are committed to stop corruption.

Overall Service Delivery



Respondents' Comments

- Continue staff training
- Employees need to be efficient and improve on attitude when saving clients
- Improve
- minimum number of clearances per officer per day
- not sure
- respond quicker and actually read/ listen to the enquiry before answering so that the answers are actually helpful. Build capacity
- Train staff on attitude
- Does anyone look at these reports or are just helping someone to tick a box o
- Improve
- Increase offices at Board Posts
- Just put Zimbabwe and Zimbo's first. Avoid excess use of External trainers, Supervise, monitor
- not sure
- simplify! You are adding burden to already overburdened corporate world. ALL Zimra expenses related to electronic licenses/ airtime/ service fees should be claimable
- Supervisors should not cover up for staff but address requests according to Zimra mandate
- Zimra staff members act like the enemy of the people, they terrorize clients instead of collaborating

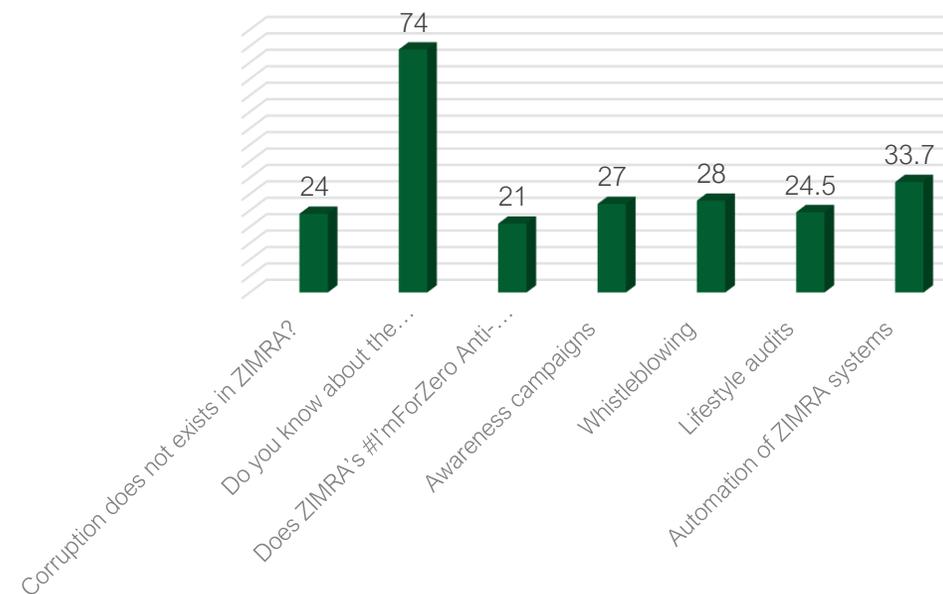
Anti-corruption

- The majority of ZIMRA customers strongly believe and have seen corruption taking place in ZIMRA.
- The types of corruption highlighted differ depending on location. The majority of respondents who cited bribery, unfair assessment of duty were mainly referring to Beitbridge, Chirundu and Kazungula where respondents indicated that different officers charge varying amounts for identical vehicles and goods. Directly linked to corruption, respondents also cited threatening behaviour by officers at border posts.
- Respondents also noted that whilst there is an improvement there is still some corruption at Kurima House and Head Office where one needs to know someone to have issues resolved.

Table showing allegations of Corruption by station/border

	No. Respondents	% citing Corruption	Type of corruption
Beitbridge	141	90%	Tax assessment/duty Bribery to avoid queue. Senior managers are trying to combat
Bulawayo	97	2%	Resolving issues Duty assessment
Chirundu	53	40%	
Head Office	157	10%	Bribery by officers
Kurima Offices	189	20%	Paying staff to do the jobs or you wait and have to come back many time
Mphoengs	29	Did not say	
Nyamapanda	14	71%	Duty assessment Duty assessment
Kazungula	12	80%	
	692		

Anti-Corruption %



Respondents' comments on Corruption

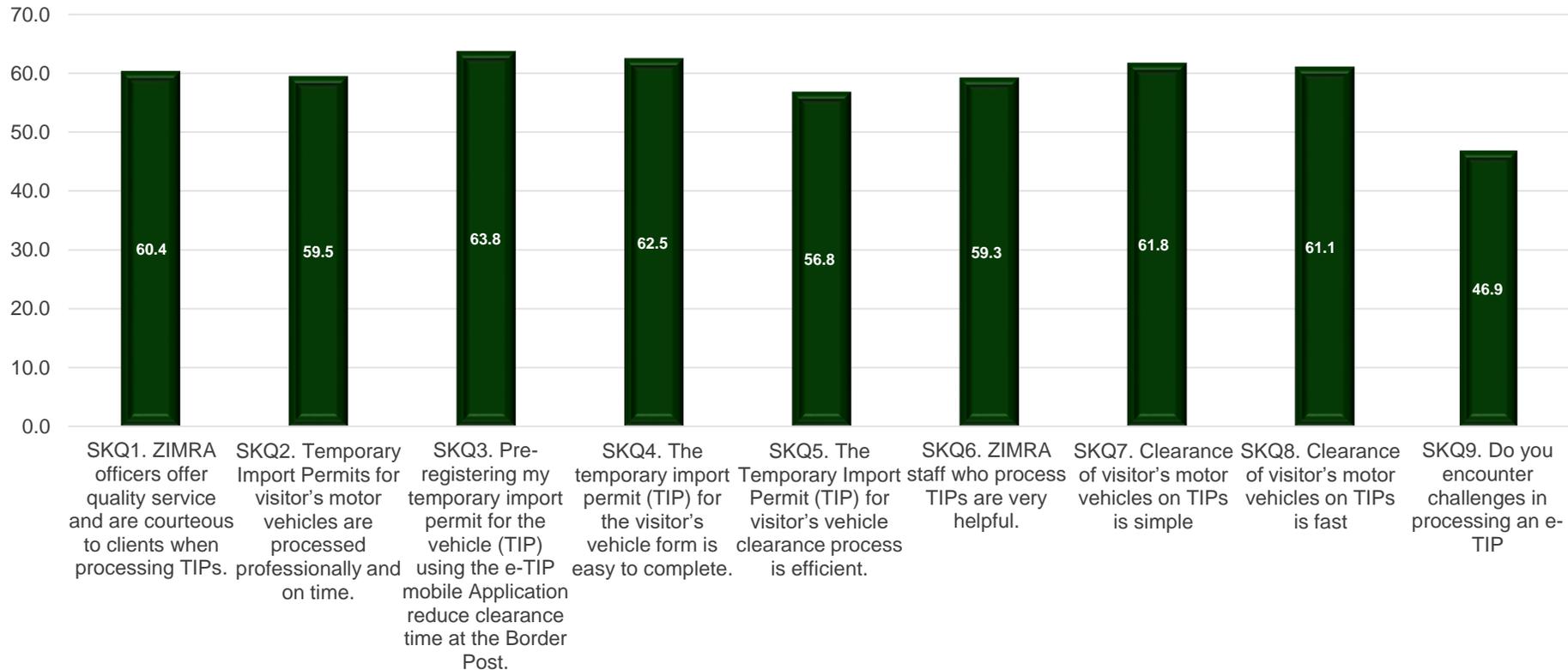
- **BRIBERY**

- Car importation without payment of duty
- If you encounter a challenge with tax clearance you have to navigate your way around to get prompt response
- In audits and at the borders
- Money is taken by tax auditors, revenue officers from borders, prepayments are done off workplace to officials
- Not sure
- 'presents' to officers
- Service is slow to create frustration
- Staff frustrate you at border posts and threaten to seize your property in a bid to Get you to give them some Money.
- Tax to death and harass those who comply/register
- When queries take long to be addressed
- Automate systems and remove the need to interact with officers.
- education/ culture change
- Effective punishment for offenders
- Improve officials salaries
- Instead of penalizing clients, track back the responsible staff and deal with them accordingly.
- not sure
- Pay a living wage
- Proper remuneration,
- Publicise corruption cases
- Remunerate your employees well and punish offenders.
- Start by internally cleaning by purging wrong staff
- Stop deemed estimation of sales, this is when corruption begins. When auditors deem unproven sales they tend to pluck high figures from thin air, thereafter advise client to negotiate figure downwards
- Training staff
- at the borders its difficult since many other entities are involved
- Charge reasonable levies to avoid tax evasion
- Done
- Educate the public
- Frequent staff rotation.
- Reasonable tax
- Send to jail all convicted staff members
- simplify taxpaying/ submissions so there is less need for interactions
- Think bigger than now with policies. Think Singapore, copy Singapore

CUSTOMS AND EXCISE PRIVATE CLEARANCE PROCESSES TIP CLEARANCE PROCESS

- Customers find ZIMRA officers to offer quality service and are courteous to clients when processing TIPs. Temporary Import Permits for visitor's motor vehicles are not always processed professionally and on time. Customers affirm that pre-registering temporary import permit for the vehicle (TIP) using the e-TIP mobile application reduces clearance time at the Border Post. Temporary import permit (TIP) for the visitor's vehicle form is easy to complete.
- ZIMRA staff who process TIPs could be more helpful according to the customers. Clearance of visitor's motor vehicles on TIPs could be simpler as the system is slow. Change of ownership customer clearance is taking too long.

Customs and Excise Private Clearance Process (TIP clearance process)



Domestic Taxes

- With respect to domestic taxes services, in all categories of taxpayers, most of the respondents (well above 70%) were aware of the tax services therein. However, some of the domestic services were not well known especially by the medium and small taxpayers. Specifically, services such as issuance of withholding tax (43.9%) the appeal process (47.9%).
- Taxpayers over 80% expressed their frustration with the introduction of the new tax management system (TaRMS) which taxpayers indicated was not well thought out and inadequate stakeholder engagements were conducted.
- Clients expressed satisfaction with other services such as motor vehicle registration (65%), processing of tax clearance certificate (85%), VAT registration (88%), duplication of motor vehicle log book (85.8%), motor vehicle transfer (82.5).
- **Customs Services**
- In general, taxpayers appreciate customers services as follows: issuance of transit regime (52%), imports for domestic consumption (59.1%) motor vehicles entry cards (56.3%), issuance of Certificate of origin (69%), Change of vehicles' ownership (59.2%), Pre-clearance of goods (73.9 %), Refund of excess payment (5.8%).

Respondents' Comments

- Bribe seeking staff members making it difficult
- Deliberate delays due to low staff morale, and also for ZIMRA staff to trigger clients to bribe so as to fast track the process
- Gods to be feared
- I never did that
- Inexplainable delays
- Not everyone is a smuggler
- Penalizes Zimbabweans for buying things that we don't manufacture
- The information is available but the processing is cumbersome
- We need to know how you come with the assessment amounts, for fairness
- You have to ask from the Zimra officer who will be serving other clients
- Lackadaisical attitude
- Staff very rude and unhelpful
- There's no sense of urgency let alone service. Their conduct is that of people who are doing you a favour and want to be feared
- they are busy with the next "victim" to explain anything
- They are quick to serve those known to them
- Everyone hates Zimra and its machinations
- terrible, always easier everywhere else.
- Officers are Vindictive
- Zimbabweans first does not exist

RATING OF CUSTOMER PERCEPTIONS ABOUT STAFF SERVICE TO CUSTOMERS

- Results presented in the table below indicate that 40% of the respondents rate as good or excellent the sufficiency of staff numbers (40%), conduciveness of working hours (70%), staff courteousness towards customers (21%), capacity to handle customer needs (41%) reliability and sincerity towards customers (70%) as well as staff willingness to assist taxpayers (45%). The most poorly rated was staff handling customers courteously with less than one quarter of the respondents (21%) rated as satisfactory.

Statement	Excellent	Good	Satisfactory	% Satisfied	Poor	Very Poor	% Dissatisfied
Number of employees is sufficient for providing an effective service	5.5	24.74	9.79	40.03	26	34.02	60%
Office working hours are conducive	16.23	48.96	5.15	70.34	24.48	5.15	29.63
Employees handle customers' Problems courteously	10.82	5.16	5.15	21.13	37.37	41.23	78.6
Employees make customers feel safe in their transactions	10.2	9.79	23.6	43.59	24.23	32.18	56.41
Employees provide services as promised	20.12	12	26.02	58.14	24.4	17.46	41.86
Employees have the capacity to deal with customers competently	4.63	14.69	22.42	41.74	29.12	29.12	58.26
Employees are always willing to help customers	9.53	11.34	24.74	45.61	22.68	31.70	54.39

Key Weaknesses

Question/Issue	Level of satisfaction %
Submission of Asset declarations by staff	24
Lifestyle audits	25
Does ZIMRA's #I'mForZero Anti-Corruption Campaign meet your expectations?	25
Corruption exists in ZIMRA?	26
Access information from ZIMRA website/ online platforms?	28
Whistleblowing	28
Staff vetting	28
ZIMRA Netone One money platform	34
Automation of ZIMRA systems	34
Tax and Revenue Management System (TaRMS) Satisfaction	34
ZIMRA staff at ports of entry is attentive to the needs of the travelling public?	38
ZIMRA Econet Ownai Platform	38
ZIMRA Strategy captures clients' needs	38
ZIMRA employees handle customers courteously	41
ZIMRA is implementing various projects to address issues raised by clients	42
The electronic cargo tracking	43
I am satisfied with the way ZIMRA staff served me when clearing my goods	43
ZIMRA employees are of high integrity	44
I am aware of the ZIMRA Strategy.	44
ZIMRA Employees strongly believe in "Customer First" principle	46
ZIMRA Netone One money platform Satisfaction	46
ZIMRA employees quickly respond to our service requests	46
ZIMRA gives feedback on enquiries.	47
Do you encounter challenges in processing an e-TIP	47
ZIMRA service is generally fast	47
ZIMRA is always accessible to respond to enquiries	47
ZIMRA employees strive to exceed customer expectations	# 47

Question/Issue	Level of satisfaction %
The electronic cargo tracking Satisfaction	47
ZIMRA has simplified business processes.	49
ZIMRA discharge their duties in a fair and impartial manner	49
I am satisfied with ZIMRA 's turnaround time	49
ZIMRA employees have the capacity to handle customers' needs.	49
ZIMRA Econet Ownai Platform Satisfaction	49
ZIMRA `s automation drive is contributing to reduced business costs for clients.	49
Number of ZIMRA staff is sufficient for providing an effective service	50
ZIMRA is accountable to all its Stakeholders	50
ZIMRA has got sound and professional governance systems in place	52
ZIMRA employees are very good listeners	53
ZIMRA employees are always willing to help customers	55
The Fiscal Devices Satisfaction	55
TIP for visitor's vehicle clearance process is efficient.	57
The ASYCUDA system Satisfaction	57
ZIMRA staff who process TIPs are very helpful.	59
Challenges during the private declaration clearance process	59
TIP for visitor's motor vehicles are processed professionally and on time.	59
Is the ZIMRA e-taxes platform easy to use?	60
Officers offer quality service and are courteous to clients when processing TIPs.	60
Clearance of visitor's motor vehicles on TIPs is fast	61
information on private clearance processes/requirements easily accessible?	61
Clearance of visitor's motor vehicles on TIPs is simple	62
The (TIP) for the visitor's vehicle form is easy to complete.	63

Communication / Accessibility of Information

- Taxpayers use various channels to communicate with ZIMRA. Among those channels, there are telephone, email, fax, letters, physical visiting and office visit, online service, notice board, face book, twitter, bill boards, radio, call centre, TV, front desk, newspaper and magazine as well as SMS.
Telephone Communication: Dissatisfaction exists with unresponsive landline phones and extended wait times. ZIMRA should upgrade and optimize the phone system, invest in technological solutions to reduce wait times, and improve overall accessibility.
- **Email Communication:** Customers prefer in-person visits due to infrequent email responses. ZIMRA should enhance email responsiveness with an automated acknowledgment system, ensuring timely and comprehensive responses to address customer concerns.
- **Social Media Platforms:** Social media platforms are deemed ineffective due to outdated information. ZIMRA should regularly update platforms with accurate information, consider a dedicated team for prompt engagement with stakeholders.
- **FAQ Ineffectiveness:** The FAQ section is criticized for limited coverage. There is a need to review and expand the FAQ section to address a broader range of issues, ensuring relevance through regular updates.
- **Optimize In-Person Interaction:** Prioritize in-person visits, streamline processes for efficient service delivery.

Respondents' Comments

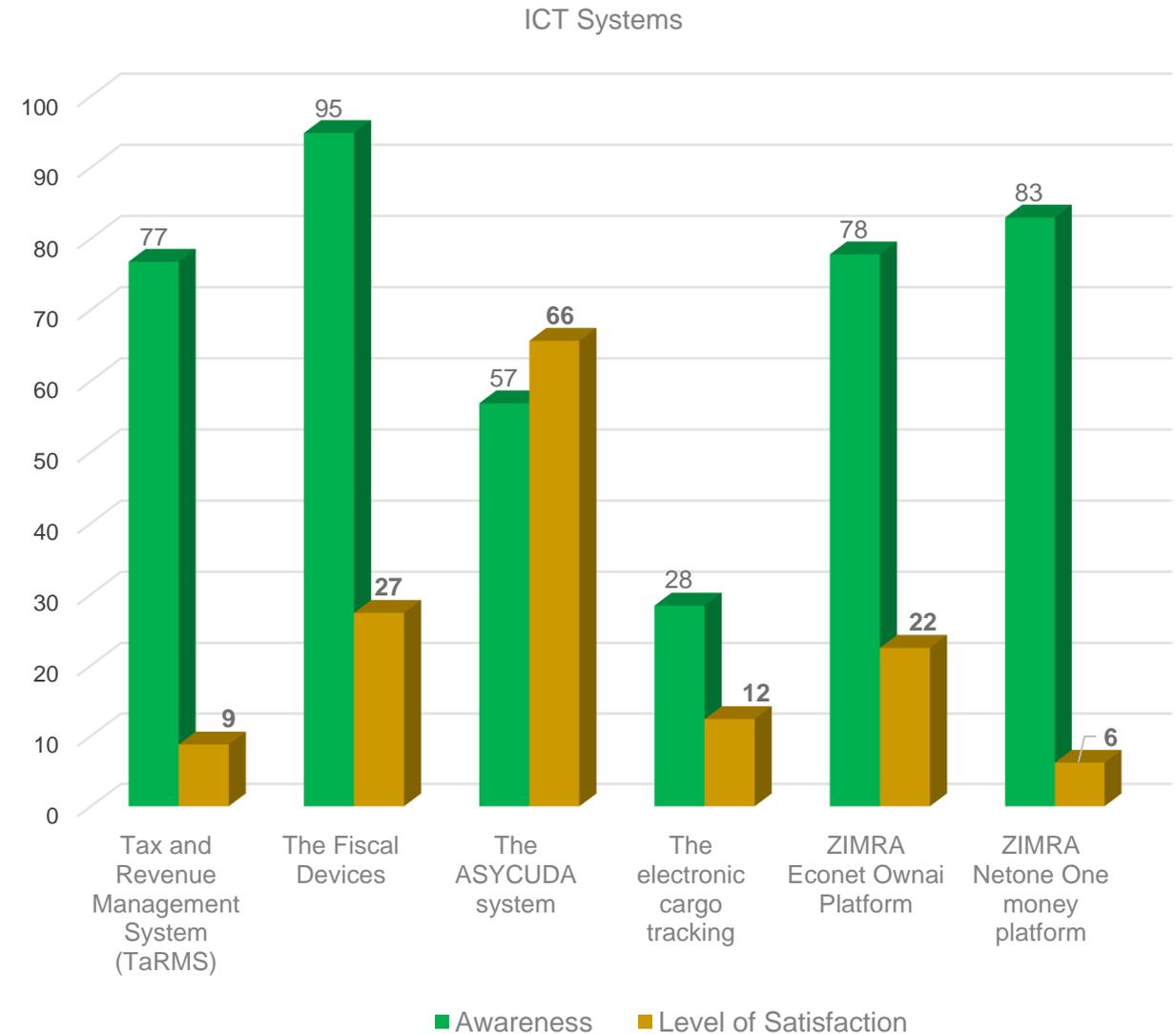
- Attach tax acts
- Information should be upto date and responsive to the environment
- bring back direct human contact
- Frequently update the website so that clients are abreast with any developments
- It has to be interactive and have all circulars
- keep it up to date and relevant
- Not sure
- The site is not easy to navigate and some of the information assumes prior knowledge
- There must be an interactive panel
- Website should go live

Table showing channels of communication/accessing information and percentage of respondents that use them

Services	Yes	No
Telephone	9%	91%
E-mail	40,5	59,5
Fax	0	100%
Simple letter	7	93%
In-person (office visits)	74,9	25,1
Website (Online	56,8	43,2
Face book	18,9	81,1
Twitter	16,2	83,8
Bill boards	51,4	48,6
Radios	89,2	10,8
TV	67,5	32,9
Front desk	73	27

ICT Systems

- The ASYCUDA system, ZIMRA Econet Ownai platform and ZIMRA Netone one money are found to be functional with room for improvement.
- **Fiscalisation:** Most of the respondents (85.5%) revealed that fiscalisation was effective, and 91.2% of large, 78.8% of medium and 50.5% of small taxpayers respondents intimate that the facility has been instrumental in improving their businesses. However, customer dissatisfaction (27%) with fiscal devices was noted.
- Respondents noted dissatisfaction with the fiscal devices citing:- not user-friendly in that once a mistake is made while entering data it is not reversible, high cost of the devices (55.9 %), frequent load shading (54.7%), low skills in using the devices (44.9%), high competition with taxpayers who do not use fiscalisation (42.2%), decrease in number of the customers (36.5%), high price of goods (31.6%) and delay in transferring in transferring data to ZIMRA(24.6%).
- With regards to TaRMS the 9% satisfaction level indicates a very high level of dissatisfaction with the system.



TaRMS

- Few clients affirm the strategy captures their needs and qualified this in terms of the new system TaRMS, which according to them has simplified business processes (payments done from the comfort of their homes and offices).
- However, majority have found fault with the new system in the following areas: Not user friendly, Banks not picking TIN number issued by TaRMS, Too many verification codes on new system, Tax Clearance Certificates not available.

Description	Very Poor	Poor	Not sure **	Good	Excellent
How would you rate the user-friendliness of the new Tax and Revenue Management System (TaRMS)?	35.50%	22.16%	26.03%	4.12%	14.17%
Did you find it easy to navigate through different sections and features of the TaRMS?	40.72%		27.31%	21.49%	10.30%
Did you encounter any technical difficulties or glitches while using the system?	78.86%		15.97%		5.15%
Did you have any concerns regarding the privacy of your personal and financial information	50.25%	5.15%			44.58%
Did you receive prompt and satisfactory support when you encountered issues with TaRMS?	51.28%	22.16%	16.97%	10.56%	

**** Not Sure – respondents who were not aware of the system- mostly those interviewed at the borders.**

Recommendations

- ZIMRA to restore the old system such that it runs simultaneously with TaRMS until it is stable.
- ZIMRA to consider the elderly generation when implementing or introducing new systems/products to the market.

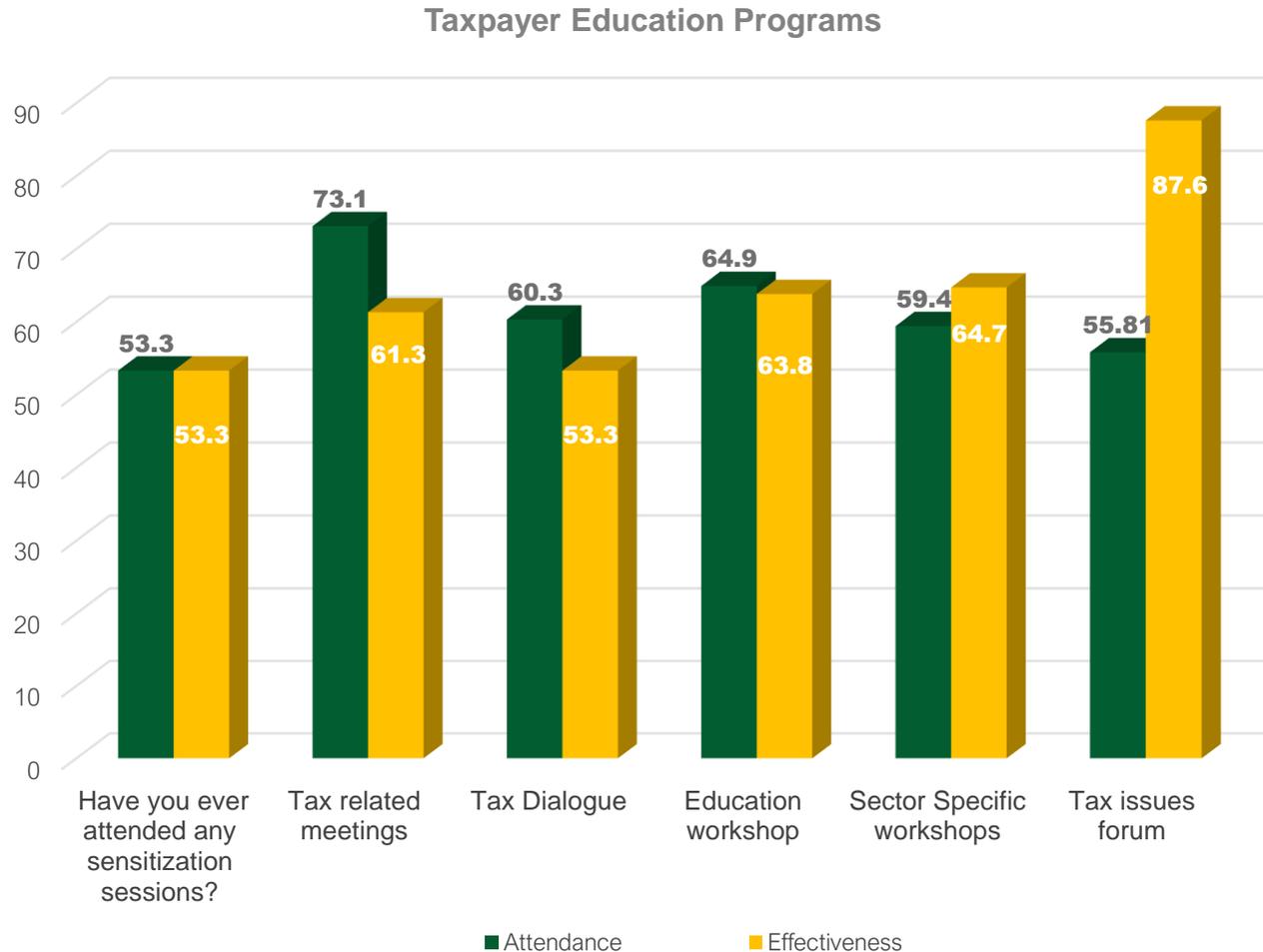


Respondents' Comments

- There is no cohesion with Banks. Its proving cumbersome to pay thru the bank. I have to be at the bank for payments since the banks system had not been configured for TaRMS
- Turnaround time in glitches
- Zimra should perfect what is on the ground now before adding new features
- Option to get live assistance online
- Communication about TaRMS has been EXTREMELY POOR to put it mildly
- Get direct feedback from customers and make changes
- More outreach forums
- Need to perfect TaRMS before going live as Zimra seems not to understand and offer systems support that is required for the consolidation
- Reliable network is needed
- This copying and pasting of things they have seen elsewhere without proper testing has to stop. Someone somewhere is sleeping on the job. How do you go live wholesale on a system that has not been tested
- TARMS in particular has been rushed, is badly put together, is another unnecessary expense on the business and does not work properly.
- There should be adequate design, testing and seeking feedback BEFORE forcing on the general public.
- Another avenue has been created for officers to make money bribing people
- EXTREMELY POOR EXPERINECES with Zimra electronica offerings from the start
- Tarms IS TOO RIGID. Its difficult to correct information on some fields.
- My bank accounts were wrongly input into the system and now zimra cannot edit that, threby causing delays on my side to pay taxes promptly.
- Tarms still at early stages to assess it
- ZIMRA is a joke, nowhere in any country would this be accepted but people will probably get promoted after this farce
- Editing of some fields if you realise information was not captured correctly. With the help of zimra officials of course.
- Efficiency
- Fast uploads of tax clearance
- It is a poor system that does not work properly and is just an extra burden on over burdened tax payers
- None
- Not sure
- Option to get live assistance online
- System should have been rolled out sector by sector before switching off SAP, now we are stuck and Zimra does not have seem to have a solution.
- TaRMS still needs a lot of work to provide a better service
- There is need for enhanced awareness campaigns on all systems
- We have had to cancel all Christmas plans
- They had only begun to get e-filing right

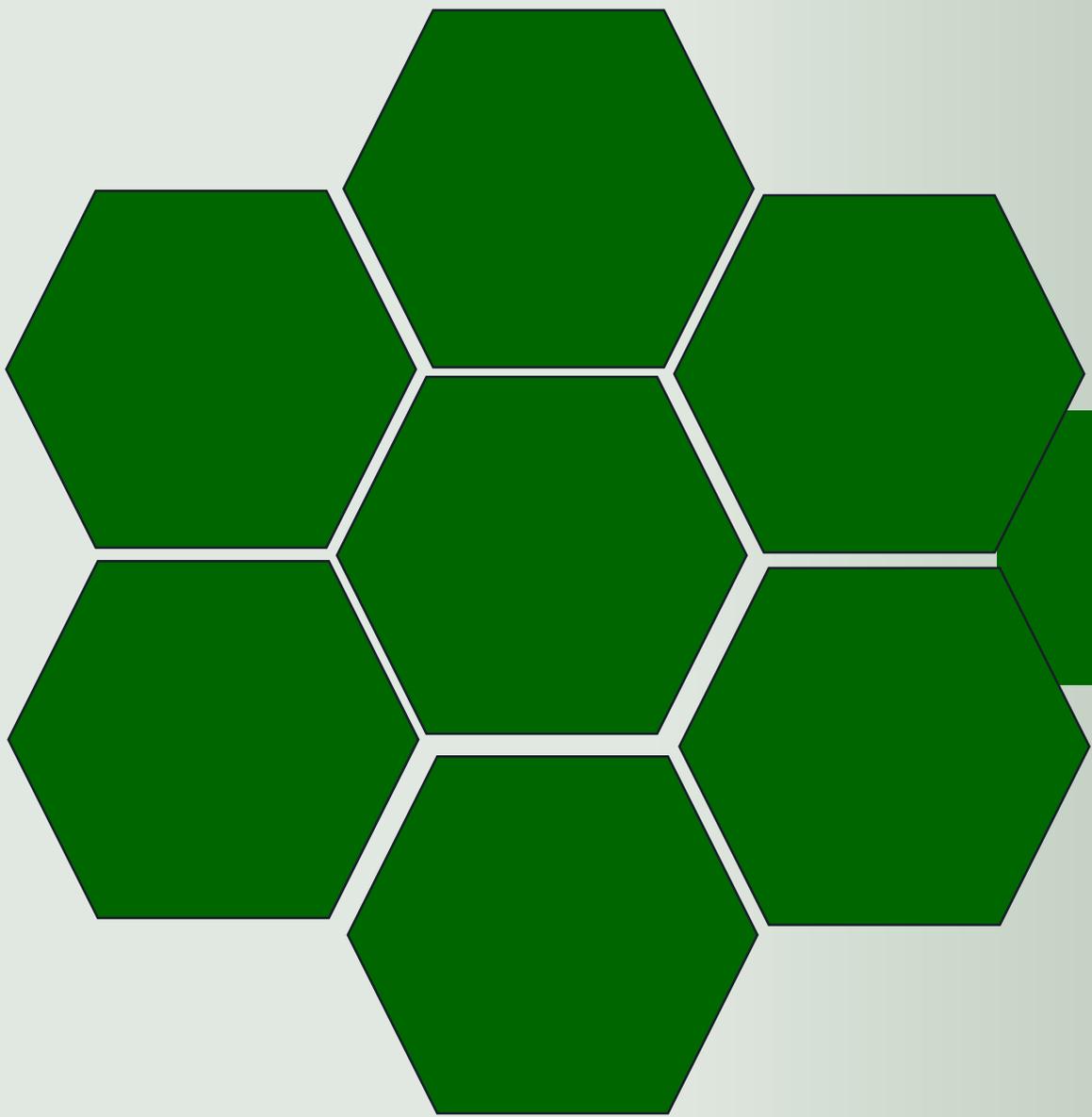
TAXPAYER EDUCATION PROGRAMS

In regard to tax education programs, most of the respondents (above 70%) were appreciative of tax education programs but indicated that they had not attended many workshops.



Respondents Feedback

- More advance notice
- Offer online programs
- To be receptive to industry players suggestions
- Zimra is painful to deal with
- Zimra must enforce that all business entities whether VAT registered or not must have fiscal devices, this will reduce competition from non registered
- Zimra should answer more answers from us than dictate all the time
- ZIMRA should calendar their workshops and share
- Zimra should offer technical assistance using social media platforms such as Youtube
- Hold them closer to our locations
- None
- provide solution to FAQ
- Workshops are to been done at least quarterly
- Do more sessions and make them practical
- Zimra is not customer friendly



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Customer Comments

Areas of improvement and Recommendations

Areas of improvement

- Customer care
- Staff conduct -
- Emails not responded in time
- Phones not answered
- Inconvenience (TaRMS)
- Issue with signatories resulting in delay in exports (from a freight company) told account was not working
- No assistance on CGT
- Motor change of ownership customer clearance is taking too long.
- Employees are not knowledgeable about the system
- Banks not listed on ZIMRA e.g Get Bucks
- Generational gap
- Corruption
- Overpriced fiscal devices
- Lack of fast and efficient service delivery

Recommendations

- Management to implement training programs for employees
- TaRMS to run simultaneously with old system until TaRMS is stable.
- Transactional guidelines
- Reduction in the amount of verification codes in new system
- Adoption of zero tolerance to corruption.
- Cater for the elderly in system implementations.
- Fiscal gadgets to be widely available so as to make them affordable.
- ZIMRA should communicate timeously with taxpayers of any changes, upgrades and new systems implementations so as to give ample time to adjust.
- Continued education on taxes

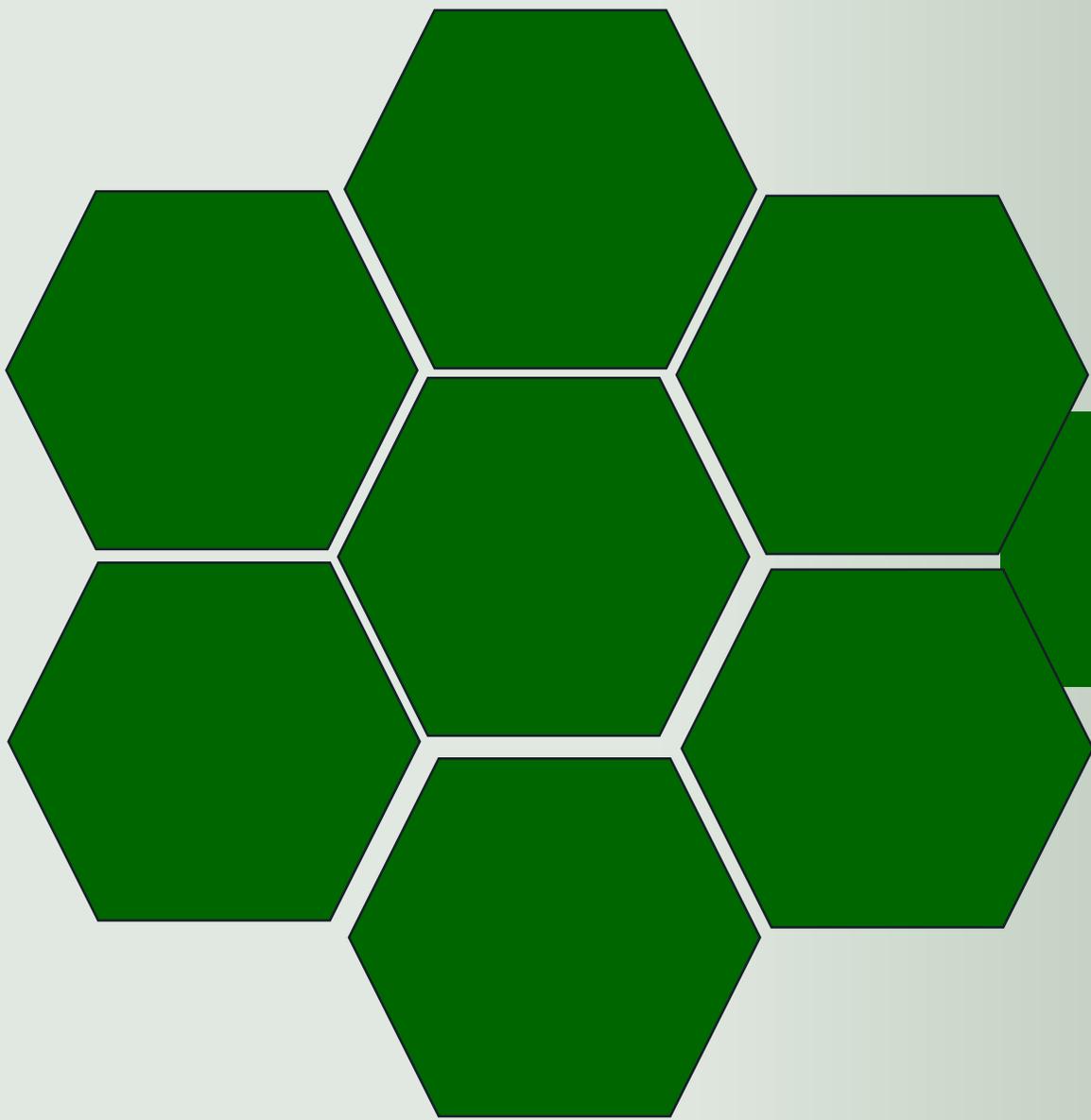
Customer Feedback

PENSION ADMINISTRATOR 1.

- Taxing pension contributions on resignation using current salary results in overtaxing pension members.
- Relook at this in light of financial inclusion the fact that a portion of contributions gets taxed whilst contributing to a fund.
- VAT on not received rent needs to be relooked.
- Delays in responding to queries.
- Make call centre more effective
- Deal with bogus ZIMRA consultants that lie that your company files are not in order hence one has to pay to get issue swept under the carpet.

STAND ALONE PENSION FUND 1.

- Make interviews for CGT effective and not tedious especially when one is using proceeds to buy another property.
- Address staff morale. Could be that salaries for tax officers are too low.
- Give tax officers cell phones that we can use to contact them. Landlines are often times not answered.
- System downtime is frustrating. ZIMRA IT department can do better by ensuring there a DR site that works.
- **TAX CONSULTANT 1.**
- Provide quarterly training that is industry specific.
- Alignment between Ministry of Finance and ZIMRA to ensure pronouncements that are announced are implemented by ZIMRA. Instead of officers citing ignorance of their parent ministry activities.



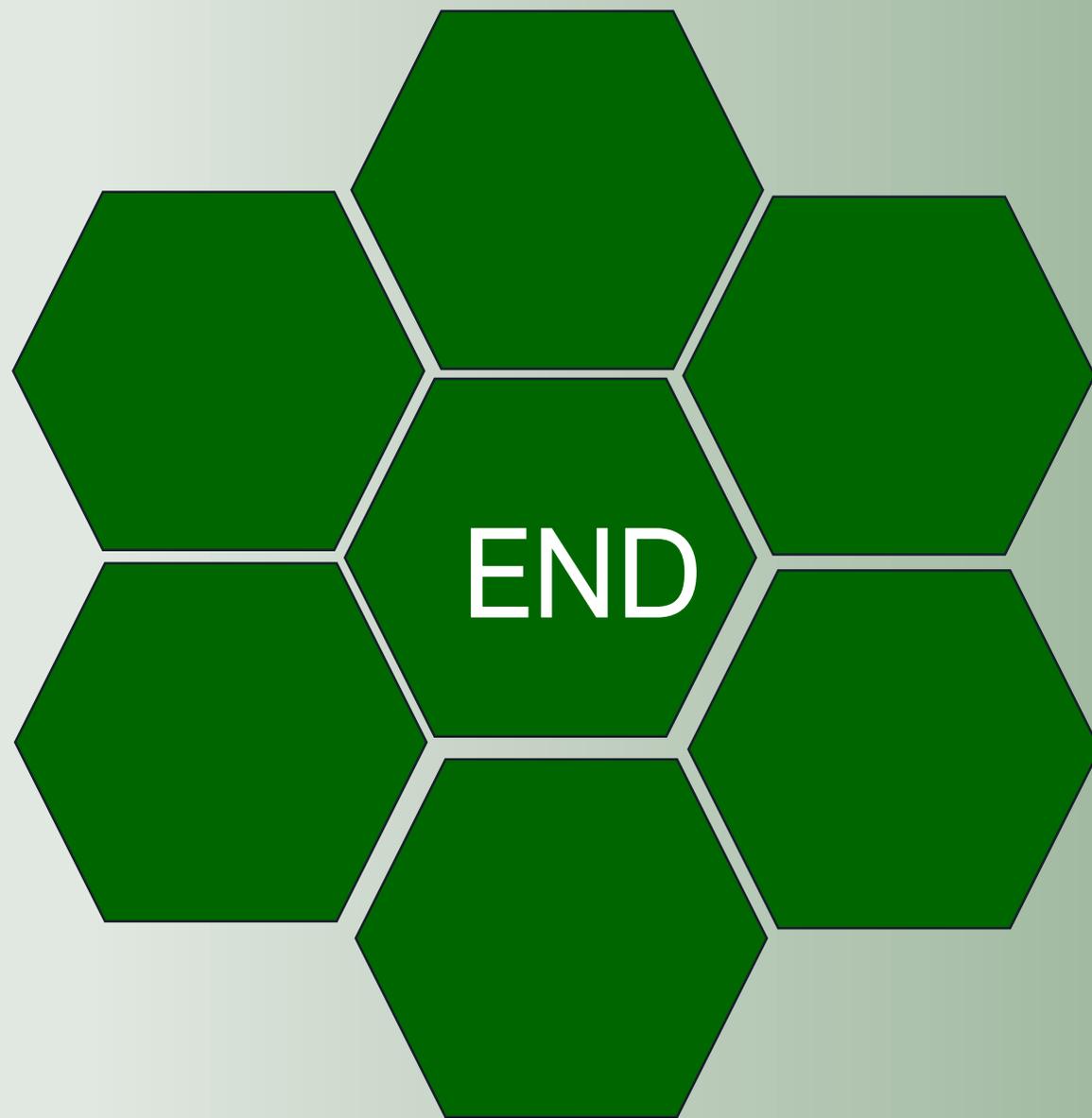
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Recommendations

Recommendations

In order to meet customers' expectations, improvement in the quality of services is imperative. Accordingly, the following recommendations are suggested;

- ZIMRA should adopt best practices in project management to enable them to implement both large and small scale projects when introducing new systems and or change to avoid costly oversights for example TaRMS.
- ZIMRA should develop and implement robust governance systems and ensure systems, policies and procedures are monitored.
- ZIMRA should reassess staff remuneration and working conditions. Professional customer service relies on courteous, efficient interactions, which are bolstered by adequate pay and a positive work environment. Competitive remuneration and favorable conditions serve as incentives for consistent high-quality service. Satisfied employees, fostered by fair treatment and supportive policies, contribute positively to service delivery. There is a direct correlation between staff satisfaction, customer service quality, and the need for competitive pay and conducive working environments. Prioritizing employee well-being not only enhances service quality but also builds a positive organizational culture and reputation.
- ZIMRA should improve internal/inter-departmental communication and collaboration and remove the silo culture
- ZIMRA should develop better customer/taxpayer engagement strategies to ensure appropriate and adequate feedback; including widely publicising not just the customer satisfaction report but also the action plans/strategies to address the gaps identified.
- Stronger focus on internal controls will help to reduce incidents of corruption, client intimidation and the exercise of discretion when dealing with clients.
- Zimra needs to appreciate the direct link between organisational culture, staff engagement and the provision of good customer service. ZIMRA should conduct a culture audit to understand the root cause of the poor service delivery. This would assist in improving the way staff approach their work and handle customers.
- Zimra should adhere to the service charter standards and make it known to employees as well as taxpayers. This would make the service timelines known so that the staffs are not taken as scapegoats
- Staff professional supervision as well as coaching and mentoring by senior supervisors should be encouraged in all departments and duty stations as this is a useful approach of encouraging internal staff cohesion while strengthening capacities;
- ZIMRA should strengthen the outdoor sensitization campaigns to reach the wider community.
- ZIMRA should consider conducting an externally facilitated staff engagement survey



END