

Client Satisfaction Survey Report

2024- Second Quarter

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EXECUTIVE SUMMARY

SPSS Zimbabwe carried out a client satisfaction survey on behalf of ZIMRA for the Second Quarter of 2024. The main objective of the study was to assess taxpayers' perception of ZIMRA's quality of service delivery and whether their service expectations were being met.

SPSS Zimbabwe employed a quantitative approach in gathering data for the survey. A structured questionnaire with closed ended and a few open-ended questions was used for data collection. The questions were rated using A 5-point Likert scale. Primary data collection was performed online using SurveyMonkey. The target population for this study included tax accountants, clearing agents, transporters, individual taxpayers, importers, corporate taxpayers, SMEs, NGOs, parastatals and government departments. The survey achieved a sample size of 1012 respondents. This sample size is large enough to be a perfect representation of the targeted population.

Since the study was predominantly quantitative, descriptive Statistics was the main method of data analysis. Quantitative data analysis was performed using the Statistical Package for the Social Sciences (SPSS) software while responses from the open ended questions were analyzed qualitatively using themes.

Key Findings

The calculated Customer Satisfaction Index (CSI) was 68.0%. The customer satisfaction scores for each dimension were as follows: Professionalism (70.9%), Innovation (65.2%), Feedback Mechanism (65.0%), Security (71.2%), Education and Awareness (69.4%), Adaptability and Flexibility (72.4%), Empathy (63.6%), Tangibles (71.4%), Transparency (69.6%), Efficiency (69.2%), Accuracy (59.2%), Accessibility (69.4%), Responsiveness (66.6%) and Assurance (69.4%). The Net Promoter Score (NPS) for ZIMRA was -35.4.

The findings show that the majority of the taxpayers have embraced the TaRMS system though they have cited some areas that need to be fixed for the system to perform efficiently. A notable number of taxpayers require training on using the TaRMS system. The findings also show that a lot of ZIMRA staff are not yet able to offer technical support on TaRMS to clients due to lack of adequate knowledge on the functionalities of the system. The results from the survey also show that the recurrent failure by ZIMRA staff to acknowledge receipt of emails and also resolving queries in a timely manner is a major cause for client dissatisfaction.

There is also a general feeling among taxpayers that ZIMRA is not empathetic to its clients as demonstrated by staff now willing to listen to clients when discrepancies arise due to ZIMRA systems faults. A substantial number of clients strongly feel that ZIMRA treats its customers as criminals and is therefore not prepared to consider the client's side.

The findings also show that customers generally believe some of the ZIMRA staff complicate simple processes like VAT registration in order to compel customers into giving them kickbacks for the services to be accessed.

Conclusions

Generally customers are appreciating the services of ZIMRA as witnessed by the CSI score of 68%. The majority of respondents have embraced the TaRMS system though there were a substantial number of complaints about its failure to correctly update information from the previous system. The majority of the taxpayers have demonstrated appreciation ZIMRA's efforts to offer customers excellent service experience.

Recommendations

The findings suggest that the following areas should be targeted for improvement:

- The TaRMS system should be upgraded so that it performs efficiently as per customer expectation.
- Complaints indicate a gap between customer expectations and delivery. Throughout the survey there were numerous complaints about the turnaround time on complaints resolution. ZIMRA staff should attend to queries and see to it that the lead time between lodging an issue and the time it is fully resolved is reduced. To increase client satisfaction, the Authority should set up a complaints resolution mechanism that is easy to follow up on unresolved issues.
- A substantial number of clients have complained about the lack of knowledge by ZIMRA staff in addressing customer queries on the TaRMS system. The Authority should ensure that responsible personnel are adequately trained on the functionalities of TaRMS so that they execute their duties knowledgeably and efficiently.
- ZIMRA should continue educating the public about the importance of paying taxes in order to encourage voluntary compliance.
- The Authority should continue with automation of systems in order to minimize human interaction which breeds corruption.
- The ASYCUDA needs to be constantly updated to the latest versions to improve on its efficiency.
- The Authority should have backup power in order to circumvent power outages which always cause network problems.
- To increase customer satisfaction ZIMRA staff should quickly answer phone calls and acknowledge receipt of emails as soon as possible. They should also quickly resolve queries that are raised through emails and telephones.
- ZIMRA should broaden its taxpayer base through the inclusion of the informal sector so that fairness is perceived by other taxpayers.
- ZIMRA should process refunds within the shortest possible period.
- The ZIMRA technical team should quickly attend to system malfunctions.
- A significant portion of customers perceive ZIMRA as an unfriendly organization that does not care about the plight of its customers. Therefore ZIMRA needs to work on improving its image as a friendly organization that treats its clients with empathy.
- It has been notated that some of the ZIMRA staff are rude to clients. To improve customer satisfaction ZIMRA staff should constantly attend customer care trainings so that they handle customers courteously and professionally.
- ZIMRA to keep updating customers about the new regulations and conducting workshops for every sector.

BACKGROUND

Introduction

The Zimbabwe Revenue Authority (ZIMRA) was established on 19 January 2001 as a successor organisation to the then Department of Taxes and the Department of Customs and Excise following the promulgation of the Revenue Authority Act on February 11, 2000.

The Zimbabwe Revenue Authority, which derives its mandate from the Revenue Authority Act [Chapter 23:11] and other subsidiary legislation, is responsible for assessing, collecting and accounting for revenue on behalf of the State through the Ministry of Finance.

ZIMRA's mandate is to: -

1. Collect revenue. The following are some of the revenue heads which are administered by ZIMRA:
 - Customs Duty – levied on imported goods in terms the Customs and Excise Act [Chapter 23:02]
 - Value Added Tax (VAT) - levied on consumption of goods and services
 - Excise Duty - levied on specified locally manufactured goods
 - Income Tax - levied on income earned from trade
 - Pay As You Earn (PAYE)- levied on income earned from employment
 - Presumptive Taxes- it's a concept of taxation according to which Income Tax is based on average income instead of actual income
 - Mining Royalties - charged in terms of the Mines and Minerals Act (Chapter 21:05)
 - Capital Gains Tax (CGT) – levied on sale of immovable properties and marketable securities
 - Surtax – levied on imported vehicles older than five years
2. Facilitate trade and travel. This is achieved by ensuring smooth movement of goods and people through inland and border ports of entry/exit.
3. Advise Government on fiscal and economic matters. This includes revenue forecasting, participation in national budget process and revision of Acts.
4. Protect civil society. ZIMRA's operations also include curbing smuggling and any forms of international trade crime as well as to enforce import, export and exchange controls. Most of these controls are meant to protect the consumer against dangerous and harmful drugs, hazardous substances, expired drugs, pornographic, objectionable or undesirable materials, and harmful substances.

With the strategic values of integrity, transparency and fairness, ZIMRA is mandated to advise government of Zimbabwe on all matters of tax policy relating to revenue collections as well as issues related to tax administration.

Significance of the Study

In order to improve on customer experience ZIMRA deems it important to track, on a quarterly basis, its performance with regards to quality of services offered and the efficiency of its ICT systems. The survey also sought to establish the challenges being faced by taxpayers in meeting their tax obligations. It is in this regard that ZIMRA commissioned SPSS Zimbabwe, an independent research consultancy company, to carry out a survey on its behalf with the purpose of establishing taxpayers' perceptions of ZIMRA's service delivery.

DISCUSSION OF FINDINGS

Percentages presented in this report are based on the total number of valid responses made to the question being reported on. Also the results throughout the report may not add up to 100% due to rounding or questions that allow for multiple responses.

Demographics

This section presents the demographic characteristics of the respondents who participated in the survey.

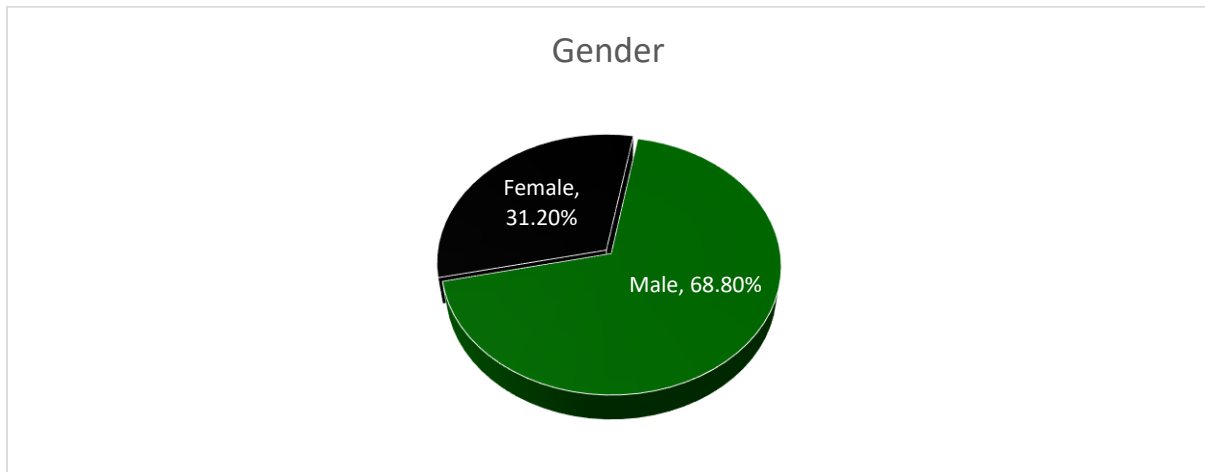


Figure 1: Sex of Respondent

With regards to gender of respondents, the result show that almost (70%) of the respondents were males and the remainder were females.

Distribution of Respondents by Sector

Table 1 below shows the distribution of respondents by sector.

Table 1: Sector

Sector	Frequency	Valid Percent
Agriculture, Forestry and Fishing	72	7.2%
Mining and Quarrying	26	2.6%
Manufacturing	75	7.5%
Electricity, Gas, Steam and Airconditioning Supply	20	2.0%
Water Supply, Sewerage, Waste management and Remediation Activities	8	0.8%
Construction	44	4.4%
Wholesale and Retail Trade, Repair of Motor vehicles and Motorcycles	95	9.5%
Transport and Storage	64	6.4%
Accommodation and Food Services Activities	30	3.0%
Information and Communication	31	3.1%
Financial and Insurance Activities	36	3.6%
Real Estate Activities	30	3.0%
Professional, Scientific and Technical Services	56	5.6%
Administrative and Support Services	35	3.5%

Public Administration and Defence Compulsory	3	0.3%
Education	37	3.7%
Human Health and Social Work Activities	54	5.4%
Arts, Entertainment and Recreation	9	0.9%
Other	275	27.5%
Total	1000	100%

Level in the Organization

Figure 2 shows the distribution of respondents by level position in the organization.

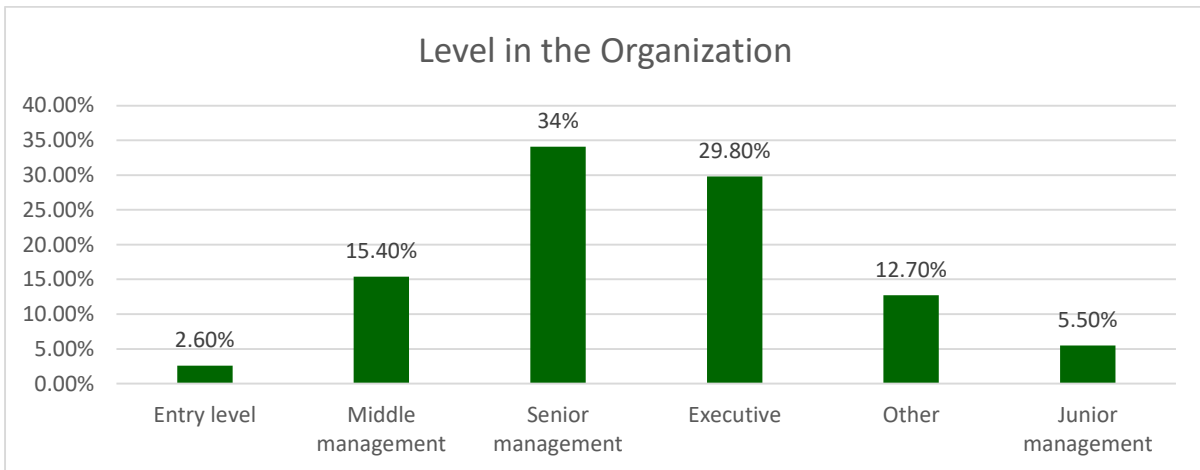


Figure 2: Level in the Organization

The results show that the majority (34.0%) of the respondents were senior managers.

Category of Business

The figure below shows the distribution of respondents by category of business.

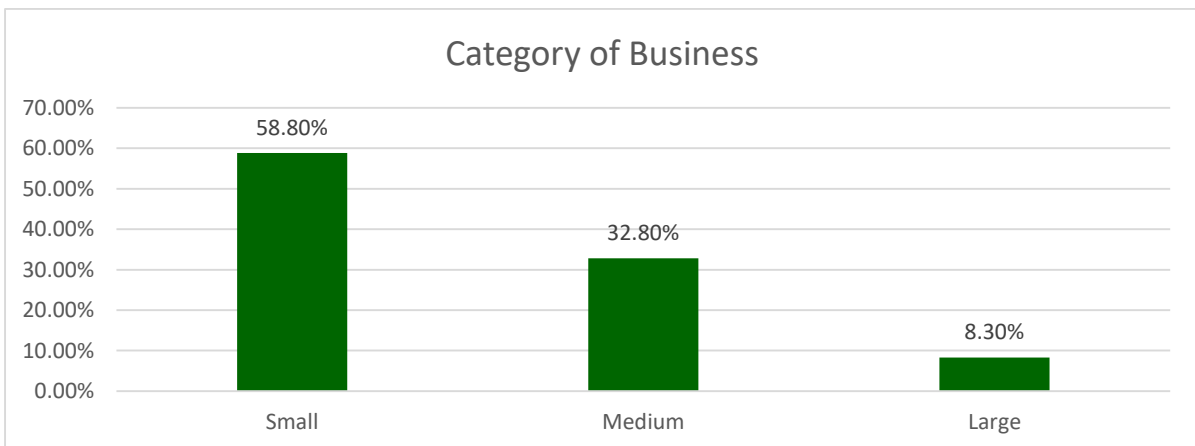


Figure 3: Category of Business

As depicted in Figure 3, the majority (58.8%) of respondents were in the small business category while approximately 8% of the respondents were from large corporates.

Nature of Enquiry

Figure 4 below shows the type of service that was recently needed by respondents through either telephone or visiting the ZIMRA offices.

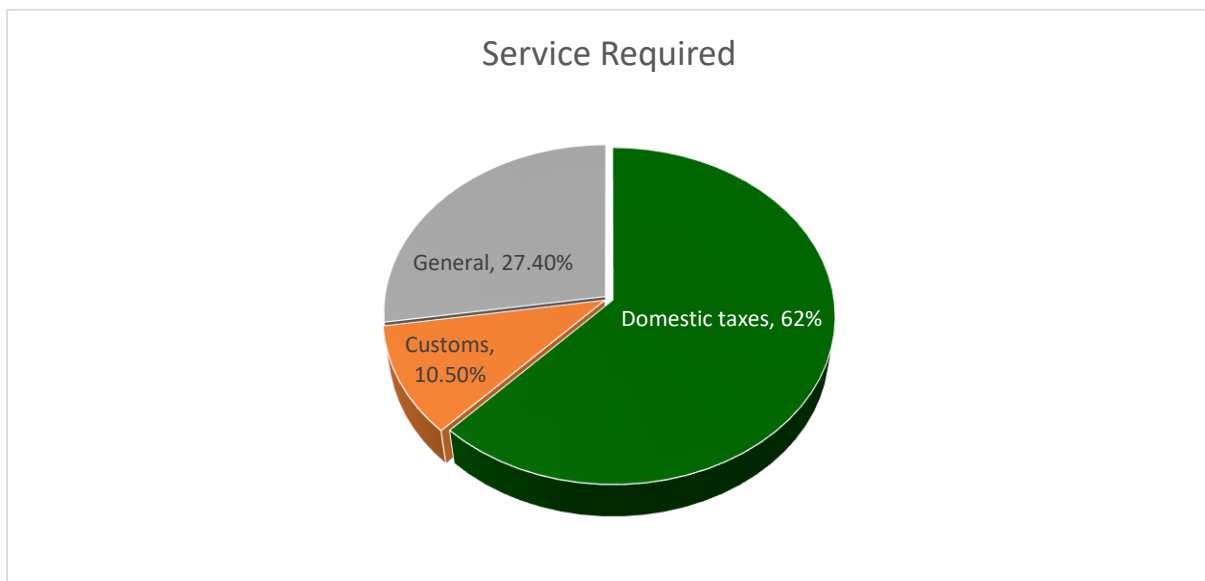


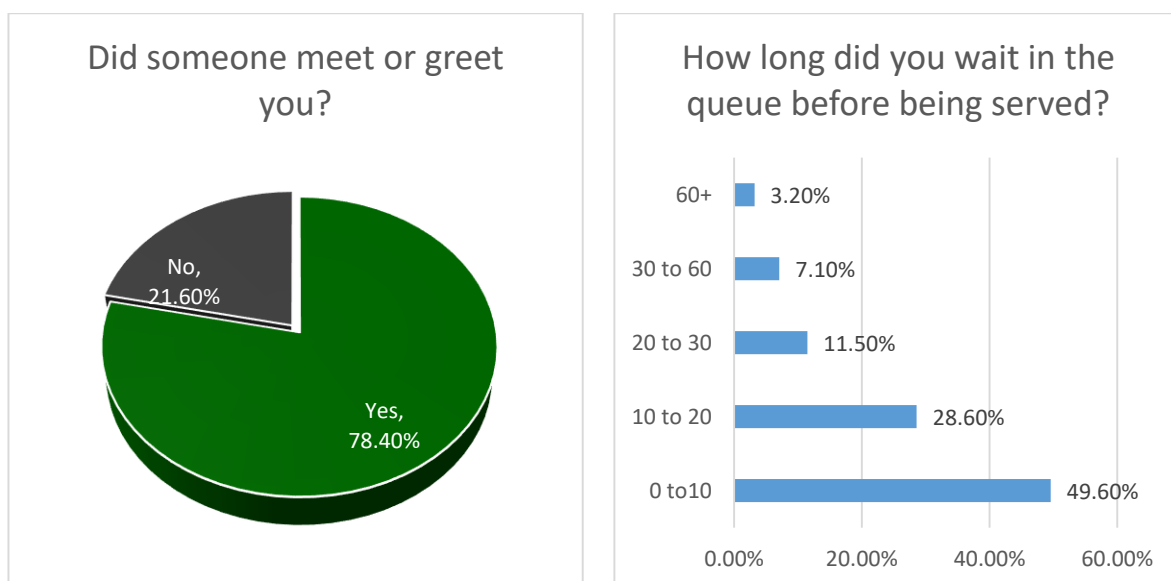
Figure 4: Service Required

As shown above the majority (62%) of the respondents needed assistance from the Domestic Taxes departments whilst 10.5% of the respondents had customs related issues.

Respondents were further asked if they were greeted by ZIMRA staff upon arrival at the respective stations. They were also further asked about the time they took before being served. The results are shown in the figure below.

Interaction with ZIMRA

Respondents were asked if they have ever visited or contacted one of ZIMRA stations through telephone. The results are displayed in the figure below.



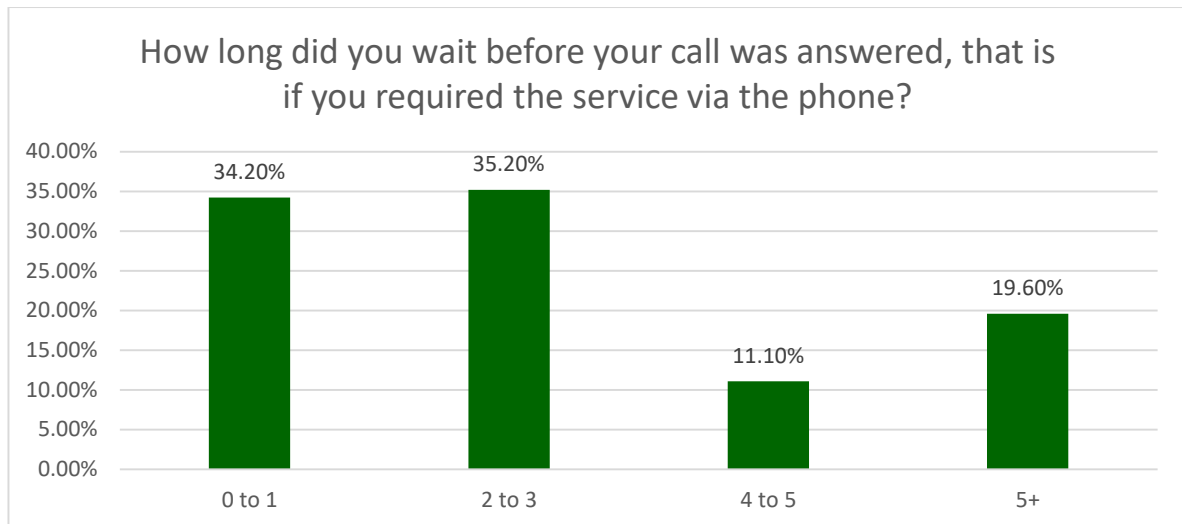


Figure 5: Interaction with ZIMRA

The results in Figure show that about 80% of the respondents acknowledge that they were greeted by ZIMRA staff upon arrival at the station. However, there were numerous complaints about some of the ZIMRA officials who are rude and do not greet clients at all. About 50% of the staff who visited ZIMRA offices were served within 10 minutes of arrival. Nonetheless, a substantial number of respondents complained about being moved from one office to another before being served.

The results also show that about a third of the respondents acknowledged, that their calls were answered in less than 1 minute whilst 35.2% of the respondents were answered in the range of 2 to 3 minutes. Some of the respondents expressed dissatisfaction with some stations where telephone calls are not answered at all. This could be caused either by absence of staff in offices or malfunctioning telephone lines.

Customer Satisfaction Scores

The survey instrument used a 5-Point Likert scale. The client satisfaction scores were calculated as follows:

$$CSI = \text{Average Score} / 5 \times 100$$

The results are interpreted using the table below.

Table 2: Results interpreted

Score	1	2	3	4	5
Label	Very dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied
CSI Score	20% or less	20% to 39%	40% to 59%	60% to 79%	80% and above

The overall customer satisfaction score for ZIMRA was 68.0%. Using the interpretation table above, it is evident that customers are generally satisfied with ZIMRA's services. The figure below shows the results for the service quality dimensions.

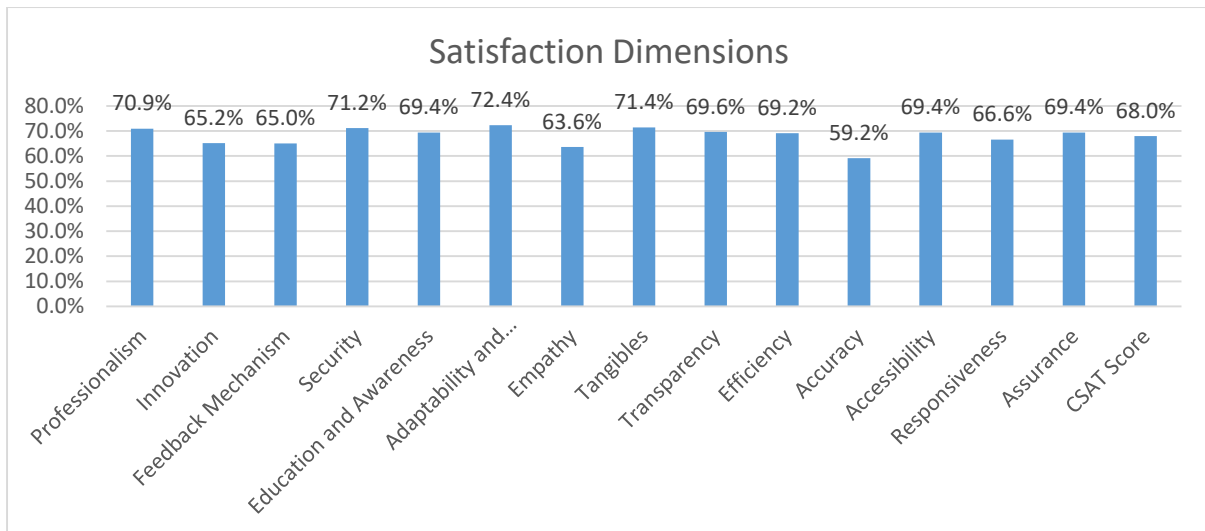


Figure 6: Scores for Satisfaction Dimensions

As depicted in Table 3, Adaptability and Flexibility (72.4%), Tangibles (71.4%), Security (71.2%) and Professionalism (70.9%) were the dimensions with the highest satisfaction ratings. On the other hand, Accuracy (59.2%), Empathy (63.6%), Feedback Mechanism (65%), Innovation (65.2%) and Responsiveness (66.6%) had low satisfaction ratings.

Station Satisfaction Scores

The figure below shows the satisfaction scores per station. Stations with a few number of responses were not included.

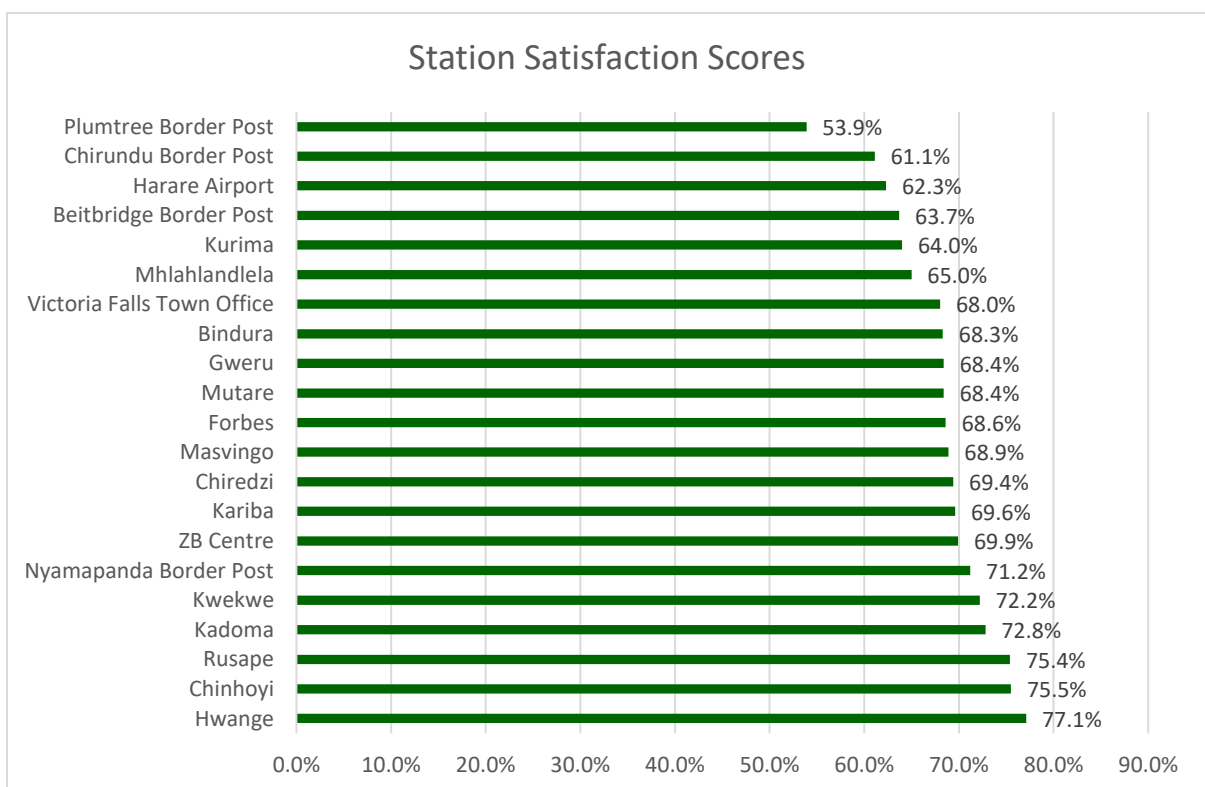


Figure 7: Station Satisfaction Scores

The results show that Hwange (77.1%), Chinhoyi (75.5%), Rusape (75.4%), Kadoma (72.8%), Kwekwe (72.2%) and Nyamapanda Border Post (71.2%) had the highest satisfaction ratings. On the other hand, Kurima (64.0%), Beitbridge Border Post (63.7%), Harare Airport (62.3%), Chirundu Border Post (61.1%) and Plumtree Border Post (53.9%) had the lowest satisfaction scores.

Net Promote Score

The Net Promoter Score (eNPS) is a metric used to measure customer loyalty towards a business. The NPS assesses to what extent a respondent would recommend a certain company, product or service to his friends, relatives or colleagues. It is calculated based on a single question:

On a scale of 1 to 10, “How likely are you to recommend ZIMRA to a friend or a colleague?” Based on their answers, the customers were divided into the following three groups:

Not at all likely								Extremely likely	
1	2	3	4	5	6	7	8	9	10
Detractor						Passive		Promoter	

Detractors	Clients in this category are not satisfied with services offered by ZIMRA. They are a danger to the brand image of the organization.
Passives	These customers are neutral
Promoters	These are loyal customers who promote the image of the organization through word of mouth.

Table 3: Net Promote Score

Overall Net Promoter Score

The Net Promoter Score is calculated as follows:

$$\text{NPS} = \% \text{ OF PROMOTERS} - \% \text{ OF DETRACTORS}$$

The **NPS** is not expressed as a percentage but as an **absolute number** lying between -100 and +100. The NPS can be interpreted as shown below.

Table 4: NPS Interpretation

NPS around 0	This score shows that the organization has approximately an equal number of promoters and detractors.
NPS below 0	This implies that the organization has more detractors than promoters and this dangerous for the company's brand image since detractors are there to ruin the image of the organization through word of mouth.
NPS above 0	This indicates that the organization has more promoters than detractors.

The overall NPS for ZIMRA is -35.4. This shows that ZIMRA has more detractors than promoters. This negative figure implies that ZIMRA has very few advocates. This shows that there are significant areas of concern which need immediate attention. Thus ZIMRA should address issues raised by customers in this survey for it to boost customer loyalty thereby generating more positive recommendations.

Listed in the table below are of notable comments from ZIMRA’s Detractors and Promoters respectively.

Table 5: Notable Comments from Detractors and Promoters

Customer Reasons	
Detractors	<ul style="list-style-type: none"> • Slow to attend to clients, staff busy with their phones • The returns and tax clearance are delayed until late e.g. our employees are paid on the 20th of each month, TaRMS only opens up for returns on the 8th of the next month. This is done to make sure you forget and you are deemed not to be in compliance. • Sometimes they penalize small business for minor errors • It's so difficult to get assistance when you have a problem, especially through email. • ZIMRA is charging exorbitant taxes to people and a lot of double taxation. The system is not working efficiently. • Since the introduction of TaRMS ZIMRA is no longer processing refunds. I have never seen any country in the world where the tax man just only collects and is not prepared to refund where refunds are due. • Some ZIMRA officers are hardly ever in the office to offer assistance and answer questions. Phones ring and are never picked. Supervisors are very rude. Assessments take an excess of 4 months to be done • The new system is not user friendly, to understand the account system is not easy. Also our payments from before TaRMS started are not reflecting on our accounts but we still get penalties. • It's difficult to get to the correct offices, and when you get to the right office the waiting time is too much. Sometimes you are not fully served or it takes time to have your query resolved • ZIMRA does not provide feedback to clients. Liaison officers do not reply to emails. • Penalties are charged regardless of the system challenges which would be ZIMRA'S fault, we appeal for leniency in such instances. • ZIMRA always changes personnel on your query especially if you email on contact centre. • Corruption is too much on the workers • I have had a lot of issues with ZIMRA systems but had a torrid time getting the support that I needed. • Doesn't make any effort of growing small business. All they want is to collect money. Sucking the small that we are getting • ZIMRA Capital Gains Tax section is very insufficient. They do not process papers quickly and always mention that we will be investigated by ZACC so we need to take our time. However, some clients who pay ZIMRA officers have a better turnaround time. • If it wasn't a legal requirement wouldn't even recommend the service because of the frustration you get when you want something attended to. A simple issue can take forever to be attended to and the interests of a business are mostly ignored and thus threatening businesses survival. • The staff seems to be demotivated and not aware of the things you need. You keep referred to the next office • I have found them rude and threatening. • ZIMRA doesn't seem to care. Looks like staff are asked to collect money from clients at all cost by hook or crook • Poor customer service and lack of transparency

- It all depends with the officer serving you, some are cooperative others are hostile
 - Tax information on website not up to date.
- Promoters**
- We receive Public Notices via e-mail.
 - I can extract and view all my returns on TaRMS
 - Because of availability of information on the website
 - I normally stay updated through their social media handles which you can access at any given time.
 - Email interactions with ZIMRA are prompt.
 - I have not encountered any hindrance in accessing information
 - It's easy to access information however updating should be done timely
 - ZIMRA always gives notices of any new changes in a timely manner
 - Website is easily accessible
 - ZIMRA website provides most of the information i.e. is taxes and their forms, submission procedures and due dates
 - TaRMS is an effective platform

Mean Score per Survey Statement

The following are mean scores for each survey statement. Since the survey questions were rated on an ordinal scale out of 5, a mean score of above 3.75 indicated a higher rating. A score below 2.5 indicated a lower rating. Each survey item is coded to highlight the organisation's areas of strength and concern.

Table 6: Mean Score per Survey Statement

	Valid	Mean
ZIMRA's physical facilities are visually appealing.	981	3.57
ZIMRA's staff conducts themselves in professional and courteous manner.	988	3.65
It is easy to lodge complaints with ZIMRA.	997	3.25
ZIMRA staff resolves my queries and addresses my concerns in timely manner.	993	3.29
ZIMRA staff gives feedback to services requests/queries.	989	3.36
ZIMRA always fulfils delivery of service commitment.	990	3.28
ZIMRA staff make efforts to promote ethical behaviour.	983	3.45
ZIMRA keeps error-free client records.	988	2.96
ZIMRA streamlines processes to reduce wait times and effort.	985	3.26
ZIMRA's services are easily accessible, regardless of my location or abilities e.g. Service Centres, kiosk, digital and self-care platforms.	983	3.47
I trust ZIMRA handles my affairs with integrity and confidentiality.	984	3.66
ZIMRA staff exhibit transparency in service provision.	983	3.51
ZIMRA officials discharge their duties in a fair and impartial manner.	979	3.44
ZIMRA conducts taxpayer education programs for businesses that cover basic information in respect to all services.	983	3.47
ZIMRA staff have the best interests of the client at heart.	988	3.18
ZIMRA operates at hours convenient to all clients.	981	3.62
I feel safe when transacting with ZIMRA staff.	983	3.56
ZIMRA overall service delivery exceeds my expectations.	980	3.12

As indicated in Table 6 above, a considerable number of respondents believe that ZIMRA does not keep error-free client records. This could be driven by the inconsistencies that are being witnessed in the newly introduced TaRMS system. A significant number of respondents also believe that ZIMRA does not have the interest of the client at heart. The findings also show a sizeable number of taxpayers find it difficult to lodge complaints with ZIMRA due to the unfriendliness and threatening behaviour by some of the ZIMRA employees. It is evident from the results in Table 6 that ZIMRA still needs to improve on query resolution turnaround time.

Efficiency of ZIMRA ICT Systems

Efficient systems are important drivers of customer satisfaction in any organization. Taxpayers were asked to rate the efficiency of the ZIMRA systems they are currently using. The table below shows the mean scores for ZIMRA systems.

Table 7: Mean Scores for ZIMRA Systems

		System is easy to log into	System is easy to use	System quickly processes my requests	System is always available when I need it and always performs to my expectations	System support service information is available in case of problems
TaRMS	Mean	3.80	3.58	3.52	3.28	3.25
ASYCUDA	Mean	3.53	3.87	3.54	2.89	3.24
E-TIP	Mean	3.54	3.65	3.54	3.38	3.35

The results show that the TaRMS system is easy to log into and to use. However, a significant number of respondents complained about the frequent unavailability of the system due to network challenges. Taxpayers also complained about TaRMS not capturing correct information from the previous systems. Also there is a general feeling among users that ZIMRA employees are not fully equipped to offer technical support on TaRMS related queries.

The majority of users of ASYCUDA find the system being easy to use but there are numerous complaints about the system being down all the time. Users also feel complained about the system not being updated to the latest version.

Customer Comments on TaRMS

Table 8: Customer Comments on TaRMS

Positives	Negatives
<ul style="list-style-type: none"> TaRMS is better than previous systems. The website and TaRMS are easy to use There are positive improvements since TaRMS has been introduced Educate more staff on operation of TaRMS as some of their staff members are still not well versed. Sometimes you get contradictory statements on same issue. However, generally good. Resolve erroneous outstanding balances showing from changeover from e-filing to TaRMS system. 	<ul style="list-style-type: none"> I am failing to log on to TaRMS most of the time No one seems to be able to help on the TaRMS system. The TaRMS system does not show payments made. The TaRMS statement is efficient but the processing by officers is too slow, they were faster before TaRMS Fix TARMs so that it works properly

- TARMS system is easy to use but change over from ZWL to ZiG is creating errors in the system.
- TARMS system is fairly user friendly
- More trainings are essential to familiarise people with the new system of TARMS
- TaRMS has eliminated corruption a bit.
- Live chat on the TaRMS portal that provide real time assistance with challenges without forcing clients to "Come to ZIMRA". For example, when TaRMS fails to upload the PAYE return template, instead of being asked to come, let's have a facility to send the template via live chat and have issue solved without physically going to ZIMRA's offices
- With the introduction of TaRMS, things have become streamlined.
- The TaRMS system has made it easy to access client information, e.g. viewing returns and balances.
- I think they are doing exceptionally good with the new TaRMS system. What is needed is for the system to be able to compute the retirement annuity fund contributions correctly
- Work on TaRMS to streamline the system and do away with teething problems. It is otherwise a good system when it works well
- More personal attention to each client's records that have been fed incorrectly into TaRMS, especially when they are ZIMRA initiated errors in the system.
- On TaRMS we keep receiving mining returns and it's difficult to submit them. The process of removing those mining returns is time consuming and uses our data bundles which is an unnecessary extra cost
- TARMS is still new and only the young understands it but they are in lower positions and cannot influence the system much.
- It's quite difficult to find your way around TARMS
- Sometimes the TaRMS services gives you wrong company names when logging in. TIN number does not match the company
- Numerous errors on TaRMS roll over still not cleared
- TaRMS was imposed when they were not ready for such massive investments and we are faced with system operational challenges whereby those who are supposed to give us support they are not knowledgeable of the system
- We are still not aware of some functions performed by TaRMS. In general TaRMS solves our problems.

Effectiveness of ZIMRA Call Centre

One of the objectives of the survey was to assess the responsiveness of ZIMRA staff to customer queries. Taxpayers who have interacted with ZIMRA's Call Centre were asked to rate its effectiveness. The results are displayed in the figure below.

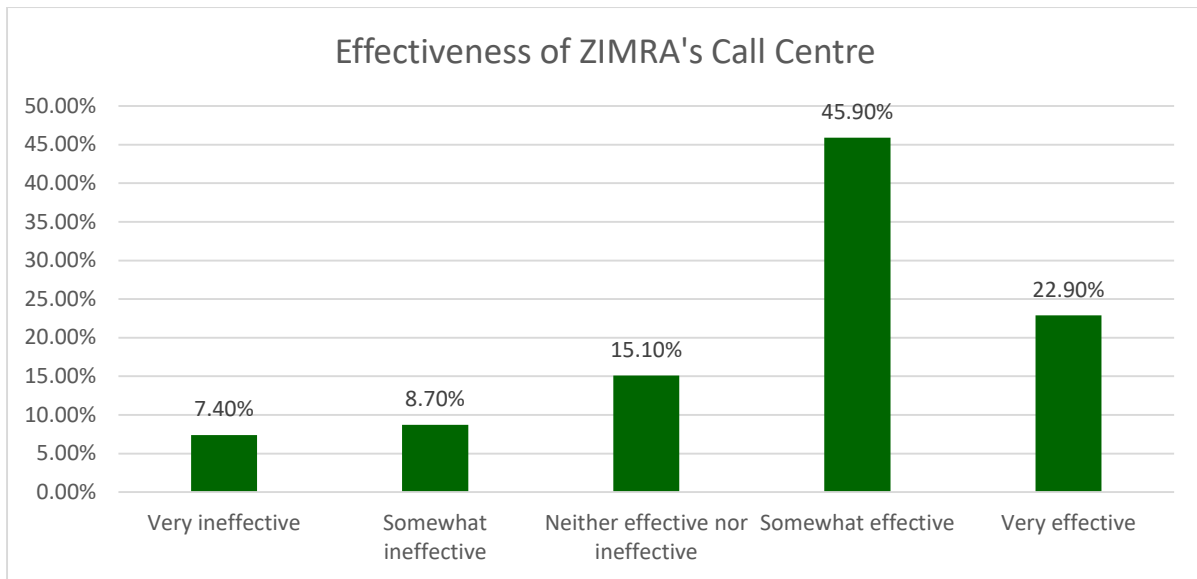


Figure 8: Effectiveness of ZIMRA Call Centre

The results in the figure above show that roughly 69% of the respondents who have contacted the ZIMRA Call Centre for assistance perceive it as effective. Thus the Authority should continue investing more in the Call Centre so that virtually all clients can be assisted in the comfort of their offices or homes. Below are notable comments from the clients about the Call Centre.

Customer Comments on ZIMRA Call Centre

Table 9: Customer Comments on ZIMRA Call Centre

Positives

- Call Centre provides excellent and timeous response and even the follow-up is impressive compared to my experience with several liaison officers.
- The call centre needs to be a one stop shop, staff should be knowledgeable on all products
- Call centre is a promising sign that service can improve. It has made a huge difference for me.
- Need to give clients the call centre number
- A few times I lodged my query with the ZIMRA Call Centre, my queries were solved within a short space of time.
- Their call centre has good customer service
- I was assisted by call centres in less than 10 minutes

Negatives

- Call centre generates an auto stating that response will be made within 24 Hrs. but in some cases no response comes.
- Sometimes staff at the call centre are not available to answer phone calls
- Call Centre number not always working
- Call Centres should pick our phones

Ease of Access to ZIMRA Information

Accessibility of ZIMRA information is one of the key drivers of customer satisfaction. Respondents were asked about the accessibility of ZIMRA information. The table shows the results.

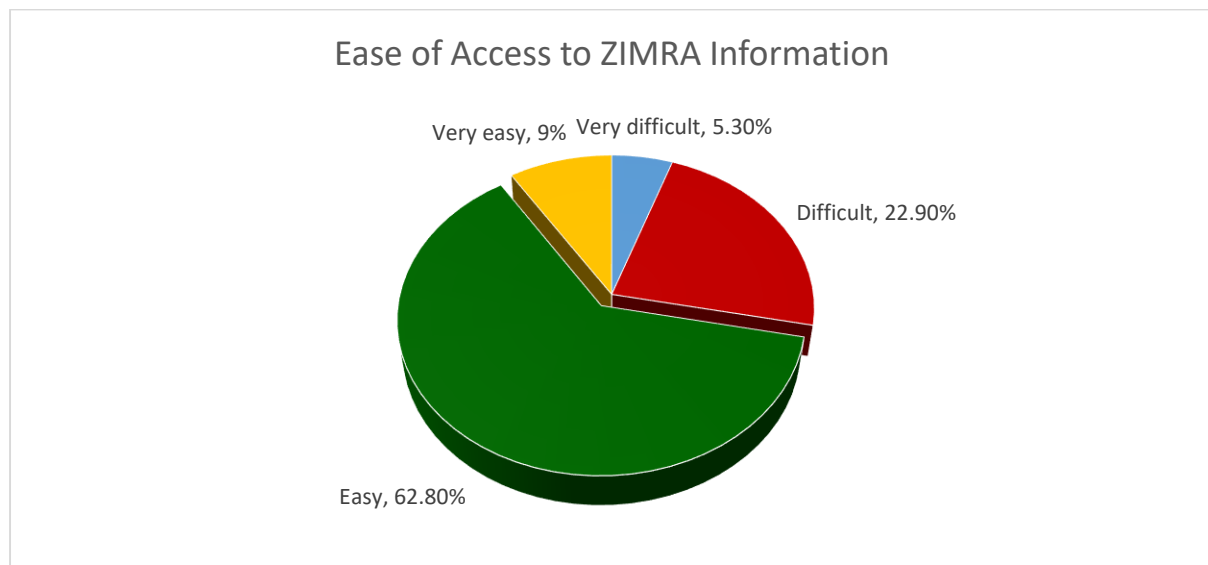


Figure 9: Ease of Access to ZIMRA Information

The findings show that around 70% of the respondents find it easy to access information on ZIMRA services through its website and social media platforms. However, about 30% indicated that it is difficult to access information on ZIMRA. This group of respondents could be staying in rural areas where network is a challenge. Thus the Authority should find ways of passing information to taxpayers in rural parts of the country in a timely manner.

Effectiveness of ZIMRA's Information Dissemination

Respondents were asked about their perception on the way ZIMRA disseminates information to customers. The results are shown in the figure below.

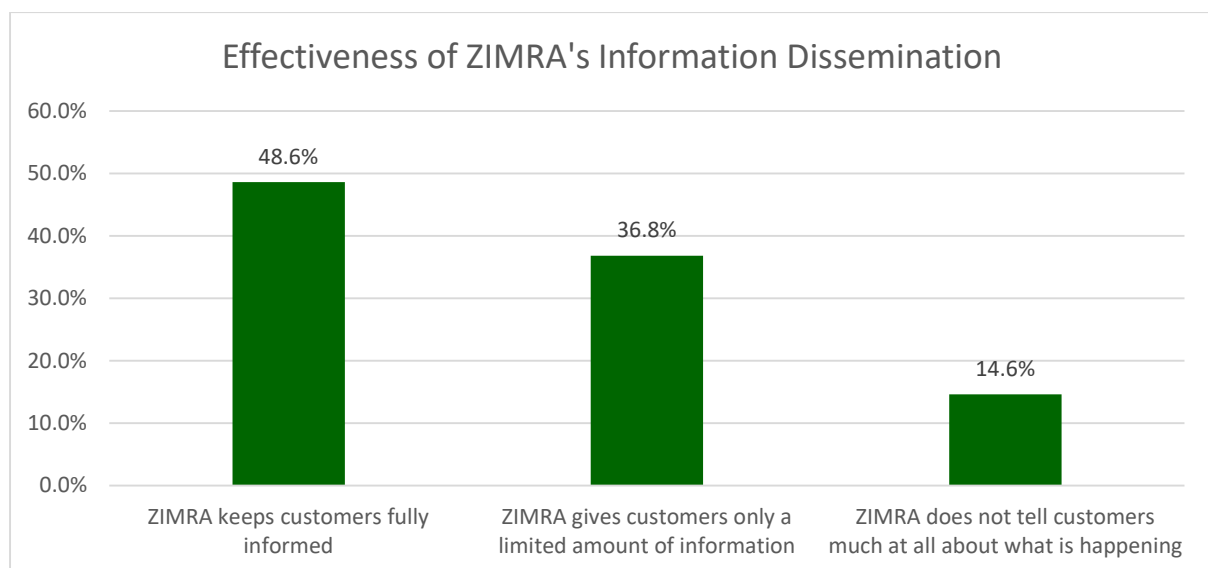


Figure 10: Effectiveness of ZIMRA's Information Dissemination

The findings show that close to 50% of the respondents firmly believe that ZIMRA keeps customers fully informed. On the other hand, roughly 37% of the respondents believe that ZIMRA only gives customers a limited amount of information whilst about 15% believe that ZIMRA does not tell customers much at all about what is happening. A substantial number of respondents complained that ZIMRA hides full information from clients in order to penalize clients as a way of boosting revenue collection. Thus ZIMRA should use various media in communicating and educating the public on new tax legislation so that customers are always up to date with what is happening.

Corruption

During survey administration, respondents were asked about the existence of corruption in ZIMRA. The results are shown in Figure 10 below.

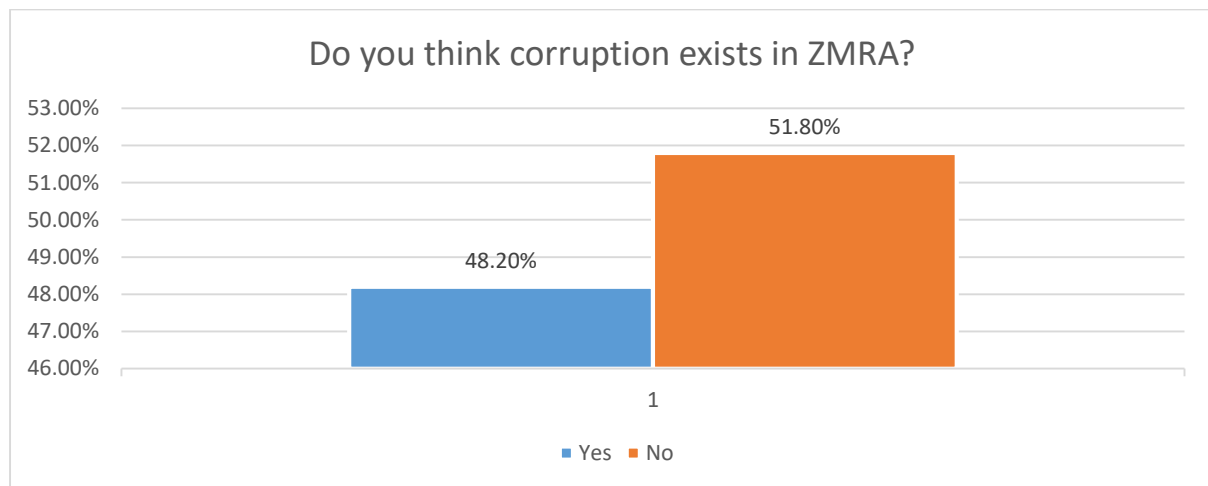


Figure 11: Perception Corruption

As depicted in the figure above, almost half the number of respondents believe in the existence of corruption in ZIMRA. The other half does not believe that ZIMRA officials are corrupt. The table below shows the comments from those respondents who acknowledged that corruption exists in ZIMRA.

Customer Comments on Corruption

Table 10: Customer Comments on Corruption

- High penalties attract corruption
- Clients are failing to register for VAT because of delays by ZIMRA staff
- System malfunction results in corruption as officers will require kickbacks to assist
- Overtaxed country and underpaid ZIMRA employees, recipe for corruption.
- Through rigid policies that give opportunities for corruption.
- In cross borders issue for example, you come across cases whereby Omalayisha (Unregistered goods transporters) come all over from as far as South Africa through a border post and get caught with undeclared goods in Bulawayo which makes us think of corruption by asking ourselves how does such goods get cleared at the boarder without being declared.
- Truck drivers and bus drivers bribe ZIMRA officials at border posts.
- Corruption does exist within ZIMRA but in most cases it's us the clients who start the process due to having no required documents.
- How it happens I don't know but the fact that you hear ZIMRA staff complaining about very low remuneration but at the same time we see them making massive developments (property acquisition) is a pointer to existence of corruption.

- Through hiding of information and services from customers so that they can charge a premium for simple self-services and make it as if they are doing a lot to get the task done
- At the border where they take money and allow people to pass with goods that are not allowed in the country. In other ZIMRA officers houses they even have some illegal stuff that they take from people like Epiderm Creams, Diprison etc. If you don't have money to pay for your goods, other officers especially men demand sex.

Customer Suggestions on Fighting Corruption

Table 11: Customer Suggestions on Fighting Corruption

- Make the compliant route easier to reduce need for facilitation from ZIMRA employees.
- Make processes like VAT registrations ease in order to curb corruption
- Do everything online to avoid corruption
- ZIMRA should motivate its workers to minimize corruption through meaningful salaries.
- ZIMRA should operate with less bureaucracy to improve on efficiency
- Ensure the public know that services can be easily accessed without the need to pay corrupt officers.

Overall Service Delivery

Towards the end of the questionnaire, respondents were asked to rate ZIMRA's overall service delivery. The results are shown in the figure below.



Figure 12: Overall Service Delivery

The findings show that about 41% and 40% of the respondents rated the overall service delivery as satisfactory and good respectively. Only 13.7% of the respondents rated the service delivery as poor. These results show that ZIMRA is continuously improving in service delivery.

Customer Comments and Suggestions

The last part of the survey asked respondents to suggest ways in which they feel could improve ZIMRA's service delivery. Below are noteworthy comments from the respondents:

- Increase tax base and lower tax obligation on individuals. Those that comply seem to get punished for complying. Tax rates are high and therefore should be reduced.
- Don't suffocate the taxpayers who try to comply leaving out those who do not. Give a benefit of doubt to taxpayers who are compliant but may default for some months due to different reasons
- Re-align the laws with current businesses as well and create new laws that are none punitive to foster confidence and willingness of clients to pay without feeling robbed and grossly misunderstood by the tax authority.
- Have online services that are fully functional and minimise human interaction
- To provide facility for mobile banking or Paynow
- More training manuals to be send to clients instead of doing once off training that can easily be forgotten.
- To be more helpful when we have a real problem
- It has to pay good salaries to its workers so that they can reduce corruption
- Find ways to orient clients (trainer videos/instructional documents) on their online services
- More education workshop so that all clients are able to utilize self-service facilities and stop relying on middlemen
- ZIMRA to provide its systems for making payments which are not linked through banks because banks are taking too long to respond to customers in terms of the management and creation of the tin accounts
- ZIMRA should continue to keep abreast with technology and make the bulk of interaction be online.
- Improve on network availability on TARMS
- Professional and proactive account management, don't just be available to address customer queries.
- Upgrade systems to meet changing technology
- They should do accounts verification first before sending threatening messages because 99% of the time they are wrong
- Some officers intimidate you when asking about a process and if there is an error they intimidate rather than offer a solution. At times when you go in person some will act like you are under interrogation.
- Improve standby power facilities to ensure system remains available
- ZIMRA should continuously train their staff on customer service areas. Clients aren't supposed to fear ZIMRA officials
- Secure website not the one with warning pop up each time.
- Pay interest for overdue refunds
- To send reminders through Bulk SMS or WhatsApp
- Continuous training of clients on changes in taxes and tax laws.
- All ZIMRA employees should undergo training and have adequate knowledge of all systems. It is very discouraging and time wasting when you can't get an answer because they don't know and always have to refer to someone else at the same level or more senior.
- Improve on communication with clients
- To be more lenient on start-up businesses and provide some form of support so that the businesses can provide meaningful taxes to the nation with growth
- ZIMRA is only targeting visible companies and turn a blind eye on informal ones
- Be more approachable on difficult issues, consider clients who are prepared to work with ZIMRA and be prepared to negotiate appropriate courses of actions.
- Give customers time when rolling new systems. Roll over from e-taxes to TaRMS was bad news
- In TaRMS ZIMRA payment plan method should be fast and easy to use
- To be fair and transparent especially on duty payments.

- The Call Centre should be attended on time and transferred calls should be responded to on time
- Provide sufficient information of various tax files on their portal
- Continue to create awareness that they are not the monster people think they are
- To allocate representatives for each client and contact details. And to avoid system manipulation so that bribes are not paid outside the office to get service
- Prompt rectification of system related errors or omissions to avoid unnecessary garnish orders
- To be in line with international best practises
- There is need for ZIMRA to have a mobile application to reach more customers.
- Tax reduction for start-ups to allow them to grow. A 40% tax is deterring it encourages smuggling of imports into the market
- To be able to call my liaison officer without problems of going through the switchboard.
- Increase number of staff at counters during busy times
- Let them ensure an even playing field by not only waiting for voluntary registrations.
- Use a ticket system that will help the top management to see unresolved matters.
- Continue to brainstorm and collaborate with tax professional outside ZIMRA and exchange ideas on improving the overall tax compliance.
- Should consider kiosk opening for longer hours like they were doing early this year, parking is a nightmare during normal business hours.
- Make services accessible and faster towards deadline dates or on submission times
- Stop harassing us communicate with us nicely like people and ask us if we have done our submissions and payments, don't demand and threaten us with legal action when our accounts are in order.
- ZIMRA and Ministry of finance should engage their clients before national budget pronouncements to make sure their actions are in line. The bulk of the time misinformation leads to policy inconsistencies.
- 24/7 customer service
- ZIMRA Need to answer questions in an easy to understand manner and not just quote the law, also to deal with the client rather than sending them to different people who do not understand what needs to be done. There is no clear route for asking questions or who to direct questions too in order to get help
- Not operate the organisation like a police state where the taxpayer is treated as a criminal
- Promoting sustainable development through considerate tax regimes as current regulations stifle business growth.
- Simplified portal systems like the one used by NASSA
- Treat clients with respect and dignity
- Stop threatening people. Get their facts together and accurately, before making accusations.
- Widen the tax collection net. Too many would-be taxpayers escape the net resulting in tax burden falling on the few compliant ones.
- To monitor and measure the results of streamlined processes to ensure continuous improvement and delegate tasks to the appropriate team members based on their skills and expertise
- Have more branches nationwide
- To be client centric and to treat clients as partners and not criminals.
- Remove unregistered clearing agents and also cell phones should not be allowed at work
- Give first preference to registered agents.
- DPCs should assess Bill of the Entries on time.
- More personal attention to each client's records that have been fed incorrectly into TaRMS especially where there are ZIMRA initiated errors in the system. QPD's are not industry related. The agricultural sector needs to be considered for different QPD terms and

conditions. We are being penalised when our income is seasonal and unpredictable as in the case of this last drought.

- ZIMRA needs to become accountable in its delivery of service and stop making the client its scape goat. When accountability has filtered all the way through each and every level of ZIMRA then we will have transparency but right now there is no such transparency.

CONCLUSIONS

Generally customers are appreciating the services of ZIMRA as witnessed by the CSI score of 68%. The majority of respondents have embraced the TaRMS system though there is a significant number of complaints about its failure to correctly update information from the previous system.

RECOMMENDATIONS FOR CONSIDERATION

The findings suggest that the following areas should be targeted for improvement:

- The TaRMS system should be upgraded so that it performs efficiently as per customer expectation.
- Complaints indicate a gap between customer expectations and delivery. Throughout the survey there were numerous complaints about the turnaround time on complaints resolution. ZIMRA staff should attend to queries and see to it that the lead time between lodging an issue and the time it is fully resolved is reduced. To increase client satisfaction, the Authority should set up a complaints resolution mechanism that is easy to follow up on unresolved issues.
- A substantial number of clients have complained about the lack of knowledge by ZIMRA staff in addressing customer queries on the TaRMS system. The Authority should ensure that responsible personnel are adequately trained on the functionalities of TaRMS so that they execute their duties knowledgeably and efficiently.
- ZIMRA should continue educating the public about the importance of paying taxes in order to encourage voluntary compliance.
- The Authority should continue with automation of systems in order to minimize human interaction which breeds corruption.
- The ASYCUDA needs to be constantly updated to the latest versions to improve on its efficiency.
- The Authority should have backup power in order to circumvent power outages which always cause network problems.
- To increase customer satisfaction ZIMRA staff should quickly answer phone calls and acknowledge receipt of emails as soon as possible. They should also quickly resolve queries that are raised through emails and telephones.
- A lot of respondents are of the opinion that ZIMRA is burdening companies that are complying with exorbitant taxes and heavy penalties ignoring other businesses that are evading tax. ZIMRA should therefore broaden its taxpayer base through the inclusion of the informal sector so that fairness is perceived by other taxpayers.
- ZIMRA should process refunds within the shortest possible period.
- The ZIMRA technical team should quickly attend to system malfunctions.
- A significant portion of customers perceive ZIMRA as an unfriendly organization that does not care about the plight of its customers. Therefore ZIMRA needs to work on improving its image as a friendly organization that treats its clients with empathy.

- It has been notated that some of the ZIMRA staff are rude to clients. To improve customer satisfaction ZIMRA staff should constantly attend customer care trainings so that they handle customers courteously and professionally.
- ZIMRA to keep updating customers about the new regulations and conducting workshops for every sector.
- ZIMRA should establish more branches nationwide so that its services can be easily accessed. The Authority can start by using container offices in various parts of the country before erecting proper infrastructure using revenue accumulated thereafter.
- ZIMRA should erect billboards at strategic points especially highways. This will increase brand awareness and also attract potential taxpayers