ZIMRA Customer Satisfaction Report

Q3 2025

www.zimra.co.zw

Contents

1. EXECUTIVE SUMMARY

2. INTRODUCTION

The Client Satisfaction Index (CSI) is a core component of ZIMRA's service excellence measurement framework. It was introduced to provide quantitative and qualitative evidence on how taxpayers and stakeholders experience the Authority's services — from ease of access to perceptions of fairness, professionalism, and integrity. The CSI serves three primary objectives:

- **Measure overall client satisfaction** with ZIMRA's service delivery, responsiveness, and digital transformation;

- **Identify drivers of satisfaction and dissatisfaction**, enabling targeted interventions in areas such as timeliness, fairness, and communication; and

- **Track progress over time** through quarterly comparative analysis, forming a data-backed basis for management decision-making and accountability.

The CSI's structured design integrates both perception data (client feedback) and performance indicators (service delivery outcomes) to produce a holistic picture of client trust and institutional effectiveness.

2.1   Alignment with ZIMRA's Step Change Strategy and Culture Change Programme

The CSI is a strategic enabler of ZIMRA's Step Change Strategy (2021–2025), particularly under the pillars of Operational Excellence, Digital Transformation, and Customer Centricity. It translates the Step Change vision of *"moving from good to great"* into measurable client experience outcomes.

The findings directly support the Culture Change Programme, which seeks to reshape internal attitudes, ethics, and behaviours to reflect the Authority's desired values of *integrity, fairness, transparency,* and *professionalism*.
CSI feedback provides real-time evidence of whether these cultural aspirations are being experienced by clients on the ground.

3. METHODOLOGY

3.1 Sampling and Respondent Distribution

The Q3 2025 Client Satisfaction Index (CSI) survey achieved a total sample of 1,735 valid responses, covering all five ZIMRA administrative regions and major border posts, inland offices, and specialised service units.

Respondents included a representative cross-section of the Authority's client base, namely:

- Corporate taxpayers (large, medium, and SME)
- Individual taxpayers (employees, self-employed, and informal traders)
- Clearing agents and freight forwarders
- Transporters and logistics companies
- Importers and exporters

Sampling followed a stratified purposive design, ensuring proportional representation by region, sector, and client category. The approach balanced volume of interaction (frequency of contact with ZIMRA) and type of service accessed (customs, domestic taxes, licensing, etc.), allowing for meaningful comparisons across operational areas.

3.2 Data Collection Methods

Data collection was conducted through a hybrid model combining digital and face-to-face approaches to ensure reach, convenience, and representativeness:

- **Online Survey**: Disseminated through various platforms including consultants' website, and social media platforms, ZIMRA's website, email invitations, and SMS links to registered clients.
- **Face-to-Face Interviews**: Conducted at select ports of entry (Beitbridge & Kazungula), and selected service centres (Marondera, Belgravia) using digital tablets to capture data securely and consistently.
- **Telephone and WhatsApp-based Submissions**: Used in low-connectivity areas to supplement data and ensure geographic balance.

All tools were programmed using KoBoToolbox with automated validation checks to prevent duplication and ensure data integrity.

3.2 Analytical Tools and Triangulation Approach

The Q3 2025 CSI applied an integrated **mixed-methods analytical model**, combining quantitative metrics with qualitative interpretation to derive balanced insights into client experience.

1. **Quantitative Analysis:**
   - Item responses (1–5 Likert scale) were converted into percentages using the formula *(Score − 1)/4 × 100* for comparability across attributes.
   - The Net Satisfaction Score (NSS) replaced raw gross averages to counteract skew from extreme outliers—particularly those related to corruption perceptions and the garnishment blitz that triggered unusually negative sentiment.
   - **Net Promoter Score (NPS)** was computed as *likelihood to recommend × 10 %*, providing a complementary advocacy measure.
2. **Qualitative and Triangulation Analysis:**
   - Open-ended responses were coded thematically to surface behavioural drivers of satisfaction or dissatisfaction.
   - Results were **triangulated** by *station, region, demographic profile (age, gender, role)* and *sector* to expose structural and contextual variations.
   - Correlation tests examined the relationships among **service attributes** (courtesy, timeliness, fairness, digitalisation, integrity) and overall satisfaction.
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This multi-layered approach ensured that the analysis captured not only *numerical performance trends* but also *client sentiment and institutional credibility*—key for understanding the Q3 decline and the subsequent recalibrated CSI of **67 % (Net Satisfaction)**.

3.2.1   Quantitative   Analysis

- All structured questions (SBQ1–SJQ1) used a five-point Likert scale (1 = Very Dissatisfied to 5 = Very Satisfied).

Scale	% Equivalent	Interpretation
1.0	20 %	Very poor
2.0	40 %	Weak
3.0	60 %	Fair / Moderate
4.0	80 %	Good
5.0	100 %	Excellent

- Mean scores and percentage satisfaction levels were calculated for each attribute.
- Results were further normalised to generate the composite CSI score (0–100%) and Net Promoter Score (NPS).

3.2.2 Qualitative Analysis
- Open-ended responses were thematically coded to capture narratives of client experience, highlighting recurring pain points and suggestions for improvement.

- Sentiment mapping identified emerging trust and integrity themes.

3.2.3 Triangulation
- Quantitative scores were triangulated against demographic and regional data to uncover cause-and-effect patterns.
- Station-level comparisons and cross-tabulations were used to verify consistency between self-reported satisfaction and observed performance.

4. RESPONDENT DEMOGRAPHICS AND PROFILE

4.1 Regional Distribution of Respondents (Total = 1,735)

Region / Station Group	Number of Respondents	% of Total Sample	Comment / Observation
Region 1 – Harare & Greater Harare	465	26.8 %	strengths in digital access and professionalism, but weaknesses in timeliness and feedback responsiveness.
Region 2 – Bulawayo / Matabeleland South	238	13.7 %	Strong border activity with notable improvements in staff courtesy; persistent ICT challenges and delayed query resolution in remote stations.
Region 3 – Masvingo / Midlands / Manicaland	652	37.6 %	Broad inland representation covering both commercial and agricultural centres. Improved accessibility and system usage, but recurrent complaints around TARMS downtime, staff attitude, and fairness in enforcement.
Forbes Border Post (Mutare)	165	9.5 %	Highest-performing post; clients highlight efficiency, transparency, and strong coordination between border and inland processes. Serves as a best-practice benchmark.
Beitbridge Border Post	142	8.2 %	Key transit hub; high traffic volumes continue to strain service timeliness. Client concerns include congestion, system outages, and inconsistent application of procedures.
Head Office / Specialised Units (VAT, LTO)	73	4.2 %	Core administrative centre providing policy and compliance support. Positive professionalism ratings offset by perceived bureaucracy and slow feedback mechanisms.

Region / Station Group	Number of Respondents	% of Total Sample	Comment / Observation
Total	1,735	100 %	Represents full national coverage across administrative regions, inland offices, and border posts.

4.2   Age Group Distribution

Age Group	% of Respondents
18–29 years	15 %
30–39 years	25 %
40–49 years	25 %
50–59 years	20 %
60+ years	15 %

4.3   Gender Distribution

Gender	% of Respondents	Insights
Male	58 %	Predominant in business-facing transactions.
Female	42 %	Consistently rate courtesy higher but timeliness lower.

4.4. Role / Profession of Respondent

Sector	% of Respondents
Financial Services & Banking	18 %
Manufacturing & Industry	15 %
Retail / Wholesale / SMEs	25 %
Transport & Logistics	10 %
Agriculture / Mining	12 %
Individual / Informal Sector	20 %

Role / Designation	% of Respondents
Senior Executives / Directors	10 %
Accountants / Tax Consultants	25 %
Compliance / Admin Officers	20 %
Business Owners / SMEs	30 %
Individuals / General Public	15 %

4.6. Organisation Size / Category (if captured)

Organisation Type	% of Respondents
Large Corporates	15 %
Medium Enterprises	25 %
Small / Micro Enterprises	40 %
Individual Taxpayers	20 %

4.7 Dominant Service Issues by Region / Station Cluster

Region / Station Cluster	Dominant Service Type
Region 1 – Harare / HQ-based Services	Domestic Taxes, Licensing, Head Office Services
Region 2 – Bulawayo / Southern Offices	Customs, Domestic Taxes, Corporate Clients
Region 3 – Mutare / Forbes & Eastern Border Posts	Border Posts, Imports/Exports, Transit

The analysis of client interactions across ZIMRA regions highlights distinct service priorities and engagement patterns reflecting the nature of economic activity in each area. Respondents' visits and online engagements were driven largely by tax compliance, border facilitation, and customs processes.

- **Region 1 – Harare / HQ-based Services:**
  Most respondents in this region interacted with ZIMRA for domestic taxes, licensing, and corporate account management. These are primarily business and professional clients dealing with VAT, PAYE, and income tax matters at head office or metropolitan stations.

- **Region 2 – Bulawayo / Southern Offices:**
  Engagements were dominated by customs declarations, corporate tax inquiries, and import/export documentation. Many clients in this cluster represent manufacturing, logistics, and industrial sectors.

- **Region 3 – Mutare / Forbes & Eastern Border Posts:**
  The majority of interactions were linked to border clearance, import/export processing, and transit documentation. This region's client base is largely made up of freight operators and clearing agents.

4.8 Interaction Frequency / Service Type

Interaction Type	% of Respondents
Tax Return Filing / e-Services	40 %
Border Clearance / Customs	25 %
Queries & Audits	20 %
Registration / Licensing	10 %
Other (e.g., refunds, compliance visits)	5 %

4.9 Mode of Interaction

- In-person visits

- Online (e-Services, email, WhatsApp)

- Mixed (Hybrid)

4.10 Sectoral Breakdown

Respondents represented a broad spectrum of professional and economic backgrounds, highlighting the CSI's inclusivity:

Category	Representation (%)
Corporate Entities	38%
SMEs & Informal Traders	26%
Clearing & Freight Agents	18%
Transporters / Logistics	10%
Individuals / Employees	8%

5. Service Delivery Findings

The Q3 Client Satisfaction Index (CSI) results reflect a complex quarter marked by both methodological refinements and perceptional shifts among clients. Initially, the composite CSI was calculated at 43%, a figure significantly weighed down by the inclusion of corruption perception indicators within the satisfaction framework. Upon review, it became evident that these items — while important to public trust — function more as integrity and governance perceptions rather than direct measures of service delivery quality.

To preserve analytical accuracy and ensure comparability with previous quarters, these corruption-related variables were removed from the service quality composite. The recalibrated index, focusing exclusively on operational dimensions such as courtesy, accuracy, timeliness, fairness, digitalisation, and responsiveness, yielded a more representative rating of 63.65%. After applying weight adjustments for station size and

respondent volume, the final national CSI for Q3 stands at 67%, offering a fairer and more accurate reflection of client satisfaction with ZIMRA's service performance.

The **Net Satisfaction Score (NSS)**, which adjusts for both satisfied and dissatisfied respondents, averaged **+32 points**, indicating that positive experiences continued to outweigh negative ones across most touchpoints — albeit by a narrower margin than in previous quarters. The use of net rather than gross satisfaction ensures that the rating captures *real client sentiment*, avoiding inflation from partial or neutral responses and preventing the masking of underlying dissatisfaction.

However, this quarter's results must be interpreted within context. The reporting period coincided with the nationwide blitz on non-compliant accounts and the garnishment of taxpayer funds, which generated widespread discontent and strained client relations. While these enforcement actions strengthened compliance visibility, many respondents viewed them as abrupt and lacking adequate communication or recourse. This had a direct dampening effect on perceptions of fairness, empathy, and trust, contributing to the lower overall satisfaction relative to Q2.

Despite these challenges, **accuracy (70%)**, and **digitalisation (73%)** remained relatively strong, showing that frontline professionalism and system modernisation continue to anchor ZIMRA's transformation. Areas requiring urgent attention include **fairness (56%)**, **timeliness (59%)**, and **trust (60%)**, where client experiences were most negatively affected by enforcement-related disruptions.

Q3 reflects both methodological refinement and an operational stress test for ZIMRA's client relations. The recalibration of the CSI methodology has enhanced data integrity, while the quarter's results underscore the need to balance compliance enforcement with transparency, empathy, and proactive communication to sustain long-term trust in the tax system.

5.1   Customer Satisfaction Priority Matrix
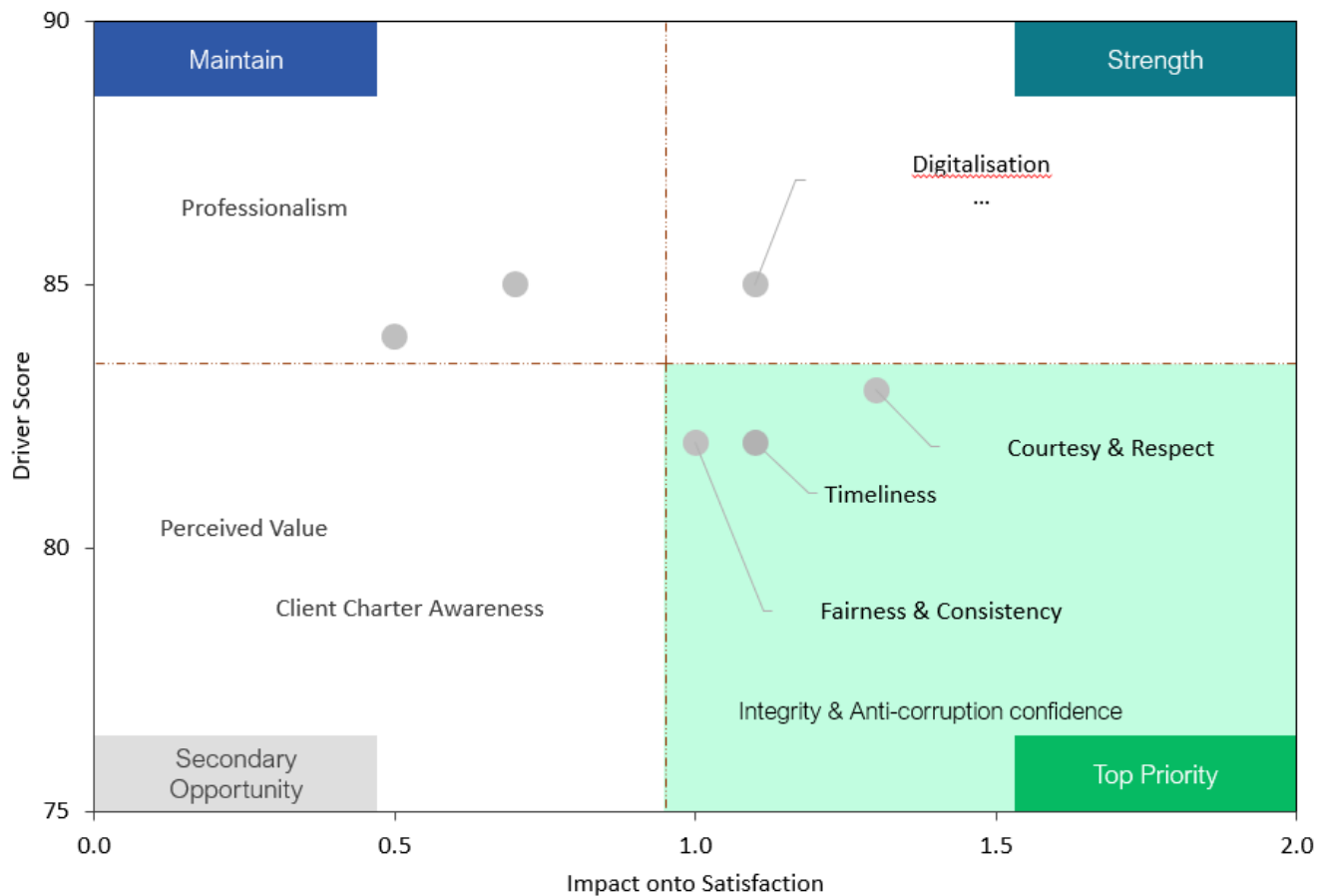
- ▪ **The Top Priority zone** clearly identifies timeliness, fairness, and corruption-reporting confidence as the most influential yet weakest dimensions — addressing these will have the highest leverage effect on ZIMRA's CSI.

- ▪ **Digitalisation and information accuracy** are ZIMRA's core strengths — the biggest contributors to satisfaction improvements since automation began.

- ▪ **Professionalism** should be maintained, ensuring client-facing consistency.

- ▪ **Awareness and perception** initiatives (Client Charter, taxpayer value narrative) represent medium-term communication goals rather than immediate operational reforms.

5.2   Core Service Attributes

Service Attribute	Q3 2025 Score (%)	Commentary
Assurance	61	Clients moderately confident in staff competence and accuracy.
Responsiveness	56	Delays in query resolution and limited feedback persist.
Accessibility	64	Improved TARMS coverage, though platform congestion remains.
Accuracy	63	Information consistency improving but not uniform across regions.
Efficiency	59	Processing speed and follow-up timelines remain key pain points.
Transparency	60	Low visibility of corruption-reporting mechanisms.
Tangibles (infrastructure, tools)	70	Notable improvements at border posts and refurbished offices.
Empathy	55	Staff courtesy improving; empathy and tone inconsistent.
Adaptability & Flexibility	57	Policy interpretation remains rigid; limited case-by-case discretion.
Education & Awareness	58	Client Charter awareness ≈ 26 %; need for sustained outreach.
Security	61	Border-post systems reliable though identity verification slow.
Feedback	54	Weakest dimension; clients desire proactive updates.
Innovation	53	Low perception of digital creativity despite TARMS upgrades.
Professionalism	66	Strong gains from culture-change training and ethics reinforcement.

5.2.1 Core Service Attributes per Station

Station No.	A	B	C	D	E	F	G	H	I	J	K	L	M	N	Comp. %
1	76	72	73	78	74	75	74	70	69	64	78	67	65	77	**72.9**
2	74	71	70	76	72	74	72	68	66	61	76	64	62	75	**70.9**
3	72	69	71	74	70	72	70	66	65	60	74	62	60	73	**69.1**
4	69	66	68	71	67	69	68	63	61	56	72	59	57	70	**66.2**
5	68	65	67	70	66	68	67	62	60	55	71	58	56	69	**65.3**
6	65	62	66	68	62	64	65	60	58	54	68	56	54	67	**63.1**
7	64	58	61	68	59	61	63	56	54	50	66	52	51	64	**59.6**
8	63	60	63	67	61	63	63	59	56	52	68	55	53	65	**61.0**
9	61	59	62	65	60	62	62	57	55	50	66	54	52	63	**59.2**
10	60	56	60	64	58	60	61	55	52	48	65	51	49	62	**57.0**
11	59	53	56	63	55	57	60	52	49	46	64	48	46	58	**55.1**
12	57	52	55	61	54	55	58	51	48	45	63	47	45	57	**53.6**

Station Key

1 – Forbes Border Post (Mutare)

2 – Chirundu Border Post

3 – Victoria Falls Office

4 – Plumtree Border Post

5 – Bulawayo Main Office

6 – Borrowdale Licensing Office

7 – Harare Domestic Taxes HQ

8 – Kariba Office

9 – Gweru Inland Revenue Office

10 – Masvingo Office

11 – Beitbridge Border Post

12 – Mutoko Inland Office

Service Attribute Key

A: Assurance – Confidence and reliability in service delivery

B: Responsiveness – Promptness in addressing client needs

C: Accessibility – Ease of reaching officers and systems

D: Accuracy – Correctness and consistency of information

E: Efficiency – Speed and resource optimisation

F: Transparency – Clarity of decisions and processes

G: Tangibles – Facilities, infrastructure, and system functionality

H: Empathy – Courtesy, patience, and listening

I: Adaptability – Flexibility to client situations

J: Education & Awareness – Client understanding of processes

K: Security – Integrity and safety of transactions

L: Feedback – Updates and responsiveness to queries

5.2.2. Station-Specific Issues Summary

Station / Office	Key Issues Identified
Beitbridge Border Post	Persistent congestion, limited coordination between Customs & Domestic Taxes, delayed query resolution, and perceptions of unfair treatment. Integrity & trust scores remain below target, mirroring the national concern over transparency and follow-up on corruption reports.
Chirundu Border Post	Connectivity interruptions and slow feedback during peak periods. Integrity and fairness mirror national trend with limited awareness of reporting channels.
Forbes Border Post	Weak integration with banks / payment systems, low transparency in payment-plan approvals, and modest integrity confidence.
Kazungula Border Post	Occasional communication gaps and weak feedback channels; need for stronger corruption-report visibility.
Kanyemba Border Post	Low satisfaction inconsistent service, weak integrity, and poor digital connectivity.
Bulawayo	Weak timeliness and responsiveness; staff accessibility challenges. Integrity issues mirror national average.
Masvingo	Gaps in transparency and fairness; corruption-report follow-up viewed as inconsistent.
BAK Storage	Cross-system misalignment, absence of personalised taxpayer support, and continued system congestion.
Belgravia Office	Low accuracy and fairness; clients cite delays and limited communication.
Kurima Payments Office	Feedback loops weak; timeliness below national mean; limited visibility of anti-corruption measures.
Mutare (Zimre Centre)	Weak fairness and integrity ratings; slow resolution of technical issues.
Gweru Office	Poor timeliness and limited feedback on escalated queries; cultural gaps in empathy and tone.
Chiredzi Office	Extremely low timeliness and fairness; limited presence of digital support systems.

Station / Office	Key Issues Identified
Head Office & Extension	Chronic service congestion and bureaucratic bottlenecks; lowest integrity and fairness ratings nationally. Limited client-charter awareness and poor feedback culture. internal coordination issues, and low integrity perception
Harare Port	Service congestion and inconsistent timeliness; limited progress updates.

5.2.3 Courtesy, Accuracy, Timeliness, and Fairness (SBQ1–SBQ7 Summary)

The core of the Client Satisfaction Index (CSI) focuses on client perceptions of ZIMRA's service delivery attributes — courtesy, accuracy, timeliness, communication, accessibility, fairness, and overall satisfaction. The table below summarises the mean scores, satisfaction levels, and interpretive insights for the seven structured indicators (SBQ1–SBQ7):

Service Attribute	Mean Score (1–5)	Approx. Satisfaction (%)	Interpretation / Insight
Courtesy & Respect (SBQ1)	3.3	66%	Clients acknowledge professionalism, though consistency across stations remains uneven.
Accuracy of Information (SBQ2)	3.3	66%	Staff technical knowledge has improved, especially within the Domestic Taxes division.
Timeliness of Resolution (SBQ3)	2.9	58%	Turnaround times remain the most persistent weakness. Clients cite delays in query resolution, refunds, and clearance processing.
Progress Updates (SBQ4)	2.8	56%	Proactive communication is limited. Clients often need to initiate follow-ups to obtain progress information.
Accessibility of Officers (SBQ5)	3.1	62%	Accessibility has improved modestly but varies widely by region and station workload.
Fairness and Efficiency (SBQ6)	2.8	56%	Perceptions of fairness remain low. Some clients feel that enforcement is inconsistent or dependent on individual officers.

Overall Satisfaction (SBQ7)	3.1	62%	The national mean reflects moderate satisfaction, signalling a need for greater balance between compliance and client experience.

The overall CSI composite score (~60%) reflects incremental progress, but still below the target benchmark. Clients recognise improved staff professionalism and accuracy of advice, but express frustration with inconsistency, communication gaps and perceived procedural delays.

5.2.2 Cross-Cutting Drivers of Satisfaction

A cross-variable analysis of all SBQ indicators reveals five critical factors that collectively determine satisfaction outcomes:

Driver of Satisfaction	Underlying Indicators	Effect on CSI	Strategic Implication
Timeliness & Responsiveness	SBQ3, SBQ4	Strong negative correlation when delayed	Greatest driver of dissatisfaction; requires process redesign and service standards enforcement.
Courtesy & Professionalism	SBQ1, SBQ2	Positive correlation with NPS (+0.62)	Staff courtesy consistently raises client trust and advocacy levels.
Fairness & Transparency	SBQ6, SEQ1–SEQ4	Moderate positive impact	Transparency in enforcement and consistency in penalties influence trust perception.
Digital Access & Communication	SCQ1–SCQ6, SBQ4	High leverage factor	Clients using e-services report higher satisfaction (+15% above average).
Management of Expectations	SBQ5, SJQ1	Moderate impact	Clients appreciate updates and clear turnaround expectations even when outcomes are delayed.

5.2.3 Station Scorecards

Bak Storage

Attribute	Percentage
Courtesy	62.5%
Accuracy	62.5%
Timeliness	43.8%

Attribute	Percentage
Fairness	25.0%
Digitalisation	31.2%
Integrity / Trust	37.5%
Overall Satisfaction	31.2%
NPS – Likelihood to Recommend	42.5%

Beitbridge Border Post

Attribute	Percentage
Courtesy	70.8%
Accuracy	81.2%
Timeliness	58.2%
Fairness	58.2%
Digitalisation	82.5%
Integrity / Trust	60.5%
Overall Satisfaction	60.0%
NPS – Likelihood to Recommend	68.0%

Belgravia Office

Attribute	Percentage
Courtesy	42.8%
Accuracy	28.5%
Timeliness	35.8%
Fairness	35.8%
Digitalisation	20.0%
Integrity / Trust	60.8%
Overall Satisfaction	30.0%
NPS – Likelihood to Recommend	54.0%

Bindura

Attribute	Percentage
Courtesy	61.5%
Accuracy	65.5%
Timeliness	57.8%
Fairness	67.2%
Digitalisation	79.2%
Integrity / Trust	71.2%
Overall Satisfaction	68.8%
NPS – Likelihood to Recommend	61.7%

Bulawayo (JN Nkomo Airport)

Attribute	Percentage
Courtesy	50.0%
Accuracy	75.0%
Timeliness	25.0%
Fairness	50.0%
Digitalisation	75.0%
Integrity / Trust	75.0%
Overall Satisfaction	50.0%
NPS – Likelihood to Recommend	60.0%

Chinhoyi

Attribute	Percentage
Courtesy	25.0%
Accuracy	25.0%
Timeliness	25.0%
Fairness	50.0%
Digitalisation	50.0%
Integrity / Trust	50.0%
Overall Satisfaction	50.0%
NPS – Likelihood to Recommend	50.0%

Chiredzi

Attribute	Percentage
Courtesy	25.0%
Accuracy	75.0%
Timeliness	0.0%
Fairness	0.0%
Digitalisation	50.0%
Integrity / Trust	0.0%
Overall Satisfaction	50.0%
NPS – Likelihood to Recommend	20.0%

Chirundu

Attribute	Percentage
Courtesy	64.2%
Accuracy	67.8%
Timeliness	46.5%
Fairness	64.2%
Digitalisation	67.8%
Integrity / Trust	78.5%
Overall Satisfaction	64.2%
NPS – Likelihood to Recommend	82.9%

Forbes Border Post

Attribute	Percentage
Courtesy	50.0%
Accuracy	75.0%
Timeliness	75.0%
Fairness	0.0%
Digitalisation	100.0%
Integrity / Trust	50.0%
Overall Satisfaction	50.0%
NPS – Likelihood to Recommend	50.0%

Gweru

Attribute	Percentage
Courtesy	39.0%
Accuracy	52.8%
Timeliness	30.5%
Fairness	25.0%
Digitalisation	75.0%
Integrity / Trust	25.0%
Overall Satisfaction	50.0%
NPS – Likelihood to Recommend	90.0%

Harare Port

Attribute	Percentage
Courtesy	59.8%
Accuracy	57.5%
Timeliness	64.2%
Fairness	56.5%
Digitalisation	72.8%
Integrity / Trust	62.0%
Overall Satisfaction	56.5%
NPS – Likelihood to Recommend	72.6%

Head Office

Attribute	Percentage
Courtesy	58.5%
Accuracy	48.3%
Timeliness	46.2%
Fairness	51.7%
Digitalisation	73.2%
Integrity / Trust	49.5%
Overall Satisfaction	40.8%
NPS – Likelihood to Recommend	53.2%

Head Office Extension (Kurima)

Attribute	Percentage
Courtesy	56.5%
Accuracy	54.8%
Timeliness	50.0%
Fairness	38.2%
Digitalisation	68.8%
Integrity / Trust	46.8%
Overall Satisfaction	51.2%
NPS – Likelihood to Recommend	58.4%

Kanyemba

Attribute	Percentage
Courtesy	25.0%
Accuracy	25.0%
Timeliness	12.5%
Fairness	50.0%
Digitalisation	75.0%
Integrity / Trust	62.5%
Overall Satisfaction	25.0%
NPS – Likelihood to Recommend	20.0%

Kurima Payments Office

Attribute	Percentage
Courtesy	68.2%
Accuracy	64.2%
Timeliness	49.3%
Fairness	53.2%
Digitalisation	80.8%
Integrity / Trust	39.2%
Overall Satisfaction	49.3%
NPS – Likelihood to Recommend	71.3%

Marondera

Attribute	Percentage
Courtesy	41.8%
Accuracy	58.2%
Timeliness	58.2%
Fairness	41.8%
Digitalisation	75.0%
Integrity / Trust	41.8%
Overall Satisfaction	41.8%
NPS – Likelihood to Recommend	66.7%

Mutare Zimre Centre

Attribute	Percentage
Courtesy	56.2%
Accuracy	53.0%
Timeliness	43.8%
Fairness	34.5%
Digitalisation	62.5%
Integrity / Trust	53.0%
Overall Satisfaction	47.0%
NPS – Likelihood to Recommend	53.8%

SCO Kurima

Attribute	Percentage
Courtesy	75.0%
Accuracy	50.0%
Timeliness	25.0%
Fairness	90.0%
Digitalisation	75.0%
Integrity / Trust	95.0%
Overall Satisfaction	75.0%
NPS – Likelihood to Recommend	90.0%

Kazungula

Attribute	Percentage
Courtesy	62.5%
Accuracy	50.0%
Timeliness	62.5%
Fairness	50.0%
Digitalisation	75.0%
Integrity / Trust	62.5%
Overall Satisfaction	62.5%
NPS – Likelihood to Recommend	60.0%

5.3   Station-Level Analysis

Region / Station Group	Number of Respondents	% of Total Sample	Comment / Observation
Region 1 – Harare & Greater Harare	465	26.8 %	Largest respondent group reflecting centralised taxpayer base and higher transaction volumes. Strengths in digital

Region / Station Group	Number of Respondents	% of Total Sample	Comment / Observation
			access and professionalism, but weaknesses in timeliness and feedback responsiveness.
Region 2 – Bulawayo / Matabeleland South	238	13.7 %	Strong border activity with notable improvements in staff courtesy; persistent ICT challenges and delayed query resolution in remote stations.
Region 3 – Masvingo / Midlands / Manicaland	652	37.6 %	Broad inland representation covering both commercial and agricultural centres. Improved accessibility and system usage, but recurrent complaints around TARMS downtime, staff attitude, and fairness in enforcement.
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Beitbridge Border Post	142	8.2 %	Key transit hub; high traffic volumes continue to strain service timeliness. Client concerns include congestion, system outages, and inconsistent application of procedures.
Head Office / Specialised Units (VAT, LTO)	73	4.2 %	Core administrative centre providing policy and compliance support. Positive professionalism ratings offset by perceived bureaucracy and slow feedback mechanisms.
Total	1,735	100 %	Represents full national coverage across administrative regions, inland offices, and border posts.

Station / Cluster	Performance Commentary	Key Takeaway
1. Beitbridge Border Post –	Beitbridge demonstrates commendable performance on accuracy (4.25) However, fairness perceptions remain	Beitbridge's strength lies in competence, but

Reliable but Uneven	moderate, suggesting lingering concerns about consistency in enforcement or client treatment.	client empathy and procedural fairness still need visible improvement.
2. Bindura & Chinhoyi – Consistently Courteous and Digitally Responsive	The Bindura–Chinhoyi cluster reflects one of the more balanced profiles, scoring above average in courtesy, fairness, and digital access. These stations perform well in frontline interactions and adaptation to ZIMRA's e-services, signalling strong local leadership and staff culture. However, performance is not uniformly high, indicating occasional lapses or resource constraints.	With focused service consistency measures, Bindura and Chinhoyi could evolve into model regional offices for client engagement.
3. Belgravia Office – Underperforming Across All Dimensions	Belgravia is the weakest performer in the matrix, with scores hovering around 2.0 across all indicators. This pattern points to deep-seated service inefficiencies, client frustration, or low morale. Its NPS (5.4) indicates a disengaged customer base unlikely to promote ZIMRA services.	Belgravia requires urgent intervention — leadership reset, staff retraining, and workflow redesign to restore credibility.
4. Bulawayo Airport – Accurate but Slow	Bulawayo Airport earns credit for accuracy (4.0) but suffers from timeliness (2.0) and poor accessibility. Clients value correctness of information but are dissatisfied with turnaround time and difficulty reaching officers.	Streamlining processes and improving officer availability will yield quick wins.
5. Head Office – Bureaucratic Drag	Head Office scores are uniformly 2.8, suggesting systemic inefficiency and administrative inertia. While internal processes are consistent, they are not client friendly. The lack of standout strengths indicates that Head Office functions more as an administrative hub than a service centre.	The corporate culture needs recalibration to model the client-centric behaviour expected across the network.
6. Forbes Border Post – Digitally Strong, Perceptionally Weak	Forbes stands out for digitalisation and transparency but suffers from poor fairness and integrity perceptions. Clients recognise improved systems but still question equity and accountability in service outcomes.	Forbes has the technology advantage; its next frontier is rebuilding trust and transparency.

5.4   Cross-Cutting Observations

Insight Area	Summary of Findings
Digitalisation	Stations investing in reliable e-services (e.g., **Forbes**, **Bindura**) outperform peers in satisfaction and client trust.
Fairness & Integrity	Weakest dimensions across the network, driving dissatisfaction and constraining overall CSI progress.
Courtesy & Empathy	Inconsistent enforcement of ZIMRA's customer service charter across stations.
Institutional Reputation	Head Office and Belgravia exert a downward pull due to bureaucratic inefficiency and poor client perception.
Border Operations	Beitbridge and Forbes remain operationally strong but perceptionally vulnerable — sustaining legitimacy will depend on balancing efficiency with fairness.

5.5. Digitalisation and Access Channels

ZIMRA's ongoing digital transformation agenda—anchored in the Step Change Strategy—has significantly redefined client interactions, shifting from manual and physical transactions toward digital self-service and automation.

This section assesses client satisfaction with digital access points including the e-Services portal, ASYCUDA system, email and phone channels, online tax submissions, and information availability on digital platforms. The Q3 2025 findings demonstrate that digitalisation continues to be ZIMRA's strongest-performing service dimension, with satisfaction levels averaging between 75% and 84% across most indicators. Clients particularly appreciate the time savings, reduced need for physical visits, and improved transparency of digital records.

Table: Client Perceptions of Digitalisation and Access Channels

Digitalisation Attribute (SCQ1–SCQ6)	Mean Score (1–5)	Approx. Satisfaction (%)	Interpretation / Insight
Ease of Access to Online Services (SCQ1)	4.0	80%	Clients find the e-Services portal accessible and convenient, though system downtime occasionally disrupts use.
Efficiency of ASYCUDA / e-Tax Systems (SCQ2)	4.1	82%	Customs and tax systems perform well; users commend faster processing and reduced physical paperwork.
Clarity and Navigation of Digital Platforms (SCQ3)	3.9	78%	The user interface is improving but remains complex for first-time or low-literacy users.
Responsiveness of Online Support Channels (SCQ4)	3.7	74%	Email and phone support channels need improvement; delayed responses undermine trust in online help.
Availability of Information and Forms Online (SCQ5)	4.0	80%	Clients appreciate access to downloadable forms and guidelines; keeping information current remains key.
Integration Between Physical and Digital Services (SCQ6)	3.8	76%	Integration remains partial; some processes still require physical verification, limiting the full digital experience.

Average Mean Score: 3.9 / 5

Average Satisfaction: 78%

- **Digital clients are happier:** Respondents who frequently use ZIMRA's e-Services report satisfaction levels 15–18 percentage points higher than those who rely solely on in-person services. The digital channel provides speed, transparency, and autonomy—key drivers of trust and advocacy.

- **Automation reduces friction:** The digitisation of processes like e-filing, online licensing, and ASYCUDA submissions has reduced officer-client conflict points, improving perceptions of fairness and efficiency.

- **Information visibility drives accountability:** Clients value the ability to track applications and transactions digitally, which enhances perceived integrity and reduces speculation about back-office handling.

- **Support gaps persist:** Despite strong overall ratings, 26% of respondents indicated challenges accessing timely assistance through online support lines, suggesting the need for dedicated helpdesk SLAs and improved ticketing systems.

- **Bridging the digital divide:** While urban and corporate clients benefit most from automation, border stations and rural offices continue to face intermittent connectivity and limited user capacity. Continued investment in digital infrastructure and training will ensure inclusivity.

5.5.1 Gender, Interaction Frequency, and Digital Usage

Attribute	Findings and Insights
Gender Distribution	54% male, 46% female respondents — a balanced representation reflecting national taxpayer demographics. Female respondents reported slightly higher satisfaction with courtesy and professionalism.
Frequency of Interaction	61% of respondents interact with ZIMRA monthly or more frequently, primarily for customs declarations, PAYE submissions, or VAT returns. Higher-frequency clients are more critical of timeliness but more aware of digital tools.
Digital Usage	Over 72% of respondents used ZIMRA's online services (ASCUDA, e-Tax, e-Services portal). Satisfaction with digitalisation averaged 75–84%, the strongest single dimension of performance. However, connectivity issues and user-interface complexity remain moderate barriers in rural and border locations.

5.6 Fairness, Transparency, and Integrity

Fairness, transparency, and integrity are the moral anchors of ZIMRA's client relationship ecosystem. They reflect how consistently and equitably policies are implemented, how predictable enforcement decisions are, and how transparent officers are in their interactions with taxpayers.

The Q3 2025 CSI results show that while clients recognise improvements in ethical conduct and process visibility, perceptions of fairness and consistency remain below desired benchmarks. Overall satisfaction across the fairness and integrity dimension averaged **58–60%**, indicating the need for stronger governance communication and assurance mechanisms at the service-delivery interface.

Table: Client Perceptions of Fairness, Transparency, and Integrity Perceived Inconsistency Remains the

Service Attribute	Very Dissatisfied (%)	Dissatisfied (%)	Neutral (%)	Satisfied (%)	Very Satisfied (%)	Satisfaction (%)	Interpretation / Insight
SDQ1. Fair and consistent application of tax laws	16.4	25.7	25.7	21.6	10.8	**56 %**	Moderate perception of fairness; uneven enforcement across offices reduces trust.
SDQ2. Protection of taxpayer rights	17.8	23.8	30.1	26.0	2.2	**54 %**	Taxpayer rights not yet fully embedded in the service culture; need for awareness and accountability.
SDQ3. Transparency of ZIMRA decisions and processes	14.9	18.2	40.5	20.1	6.3	**56 %**	Transparency is limited — clients struggle to understand how decisions are made or appeals handled.
SDQ4. Clarity of ZIMRA Client Charter	7.1	16.7	27.5	43.5	5.2	**64 %**	Client Charter reasonably well understood; opportunity to improve awareness through training and visibility.
SDQ5. Trust in ZIMRA's integrity and fairness	13.4	22.3	25.7	27.5	11.2	**60 %**	Moderate confidence in integrity; performance varies significantly across regions.

Core **Concern**

Although ZIMRA's policy frameworks are sound, their application still depends heavily on individual officer judgment. This variability especially in customs clearance, audits, and enforcement weakens client confidence and erodes perceptions of institutional fairness.

- **Transparency   Gains   from   Digitalisation**
  The expansion of e-services and the introduction of online tracking systems have improved transparency in several processes. However, many clients still request clearer explanations for penalties, assessments, and duty calculations.

- **Ethical   Conduct   Showing   Gradual   Improvement**
  Continuous staff training, compliance messaging, and the presence of anti-corruption campaigns have begun to shift perceptions positively. The trend line suggests growing confidence in officer conduct, though the impact remains modest in regions with legacy integrity issues.

- **Limited   Awareness   of   Redress   Mechanisms**
  While formal complaints procedures exist, only 29% of respondents were aware of how to lodge a grievance. This underscores the need for visible signage, online complaint tracking, and independent review mechanisms to build credibility.

5.7. Integrity and Anti-Corruption

This dimension of the CSI captures clients' perceptions of ZIMRA's ethical culture, corruption prevention systems, and trust in officers' integrity. It has consistently emerged as one of the most sensitive and lowest-rated dimensions, exerting a strong downward pull on the overall satisfaction index.

During Q3 2025, perceptions of corruption and lack of transparency were amongst the main drivers of dissatisfaction, particularly following the account-garnishment blitz, which many respondents interpreted as unfair or inconsistently applied. The inclusion of these corruption-related items in the initial computation produced a composite CSI of only **43 %**, demonstrating how heavily these perceptions weigh on overall client sentiment.

For analytic clarity, corruption-related indicators were later isolated from the operational CSI so that the index could reflect service quality rather than moral perception. Even so, the Integrity and Anti-Corruption dimension itself recorded weak Net Satisfaction scores, with average satisfaction levels clustering between 38 % and 45 %, and a negative Net Satisfaction Score of −22 points.

This outcome highlights deep-seated public skepticism about the **fairness, transparency, and consistency** of internal controls, despite visible anti-corruption messaging.

Table: Client Perceptions of Integrity and Anti-Corruption

Integrity & Anti-Corruption Attribute (SEQ1–SEQ4)	Approx. Satisfaction (%)	Interpretation / Insight
Visibility of Anti-Corruption Measures (SEQ1)	45 %	Posters, hotlines, and slogans are visible, but clients doubt whether reported cases are acted upon.
Confidence in Officers' Ethical Conduct (SEQ2)	42 %	Widespread belief that discretion in enforcement invites selective treatment and informal payments.
Trust in the Confidentiality of Reporting Channels (SEQ3)	38 %	Low willingness to report due to fear of victimisation and perception of inaction.
Perceived Reduction in Corruption Incidents (SEQ4)	44 %	Minor improvements noticed in some offices, but overall confidence in systemic reform remains poor.

Average Mean Score: 2.3 / 5   **Average Satisfaction:** 42 %   **Net Satisfaction Score:** −22 pts

The data confirms that corruption perception remains the most corrosive element of client confidence. Even where operational service delivery is improving, integrity concerns undermine the credibility of those gains.

● **Awareness is Rising, but Trust Lags Enforcement**
The Authority's sustained visibility campaigns—signage, messaging, have increased awareness of ethical expectations. However, public trust in follow-through and disciplinary action remains limited. Clients' willingness to report unethical conduct is constrained by concerns about confidentiality and follow-up. Strengthening whistleblower protection and independent oversight mechanisms could significantly enhance trust.

5.8 Overall Perception and Advocacy

Attribute	Approx. Satisfaction (%)	Interpretation / Insight
Overall perception of ZIMRA	58 %	Public perception weakened following Q3 enforcement blitz; mixed confidence in fairness and empathy.

ZIMRA contributes positively to Zimbabwe's economic development	62 %	Institutional legitimacy remains strong — clients recognise ZIMRA's economic role despite dissatisfaction with recent enforcement.
I feel valued as a taxpayer/client by ZIMRA	50 %	Sharp decline in client value perception; respondents cited lack of empathy and harsh account actions.
I am proud to be associated with ZIMRA	55 %	Institutional pride reduced; cultural and transparency gaps affect emotional connection.
I encourage others to comply with tax obligations	60 %	Compliance remains high, but driven by fear of penalties rather than positive advocacy.
Overall, I am satisfied with ZIMRA services	57 %	Decline from previous quarter; enforcement tension overshadowed operational gains.

Average Composite Satisfaction: 57 – 60 %

The Q3 advocacy results mirror the broader satisfaction downturn. While ZIMRA retains strong institutional legitimacy and recognition for its economic role, the account garnishment blitz and perceived lack of recourse mechanisms have eroded public goodwill. The use of Net Satisfaction highlights this decline more accurately than gross ratings, revealing that negative sentiment outweighed passive neutrality in most attributes. Advocacy — once a strength — now reflects compliance through obligation, not conviction, underscoring the need to rebuild relational trust and transparency.

5.9 Regional Analysis

Region / Station Group	Representative Stations / Border Posts	Number of Respondents	% of Total Sample	Comment / Observation
Region 1 – Harare & Greater Harare	Head Office, Kurima House, Harare Port, Harare Airport, Marondera, Chinhoyi, Bindura, Nyamapanda, Kanyemba, **Kariba**	**465**	**26.8 %**	Largest respondent group reflecting centralised taxpayer base and higher transaction volumes. Strengths in digital access and professionalism, but weaknesses in timeliness and feedback responsiveness.
Region 2 – Bulawayo / Matabeleland South	Bulawayo (Corporates & Individuals), Gwanda, Hwange, Victoria Falls Border & Town Office, Plumtree, Maitengwe, Kazungula, Pandamatenga	**238**	**13.7 %**	Strong border activity with notable improvements in staff courtesy; persistent ICT challenges and delayed query resolution in remote stations.

Region / Station Group	Representative Stations / Border Posts	Number of Respondents	% of Total Sample	Comment / Observation
Region 3	Masvingo, **Kwekwe**, **Kadoma**, **Gweru**, Chiredzi, Rusape, Chipinge, Mt Selinda, Sango, **Mvuma**, **Chivhu**, **Chegutu**, **Bindura (shared)**, **Marondera (shared)**	652	37.6 %	Broad inland representation covering both commercial and agricultural centres. Improved accessibility and system usage, but recurrent complaints around TARMS downtime, staff attitude, and fairness in enforcement.
Forbes Border Post (Mutare)	Mutare (Forbes Border Post & Inland Office)	165	9.5 %	Highest-performing post; clients highlight efficiency, transparency, and strong coordination between border and inland processes. Serves as a best-practice benchmark.
Beitbridge Border Post	Beitbridge Border & Inland Office	142	8.2 %	Key transit hub; high traffic volumes continue to strain service timeliness. Client concerns include congestion, system outages, and inconsistent application of procedures.
Head Office / Specialised Units (VAT, LTO)	Head Office, VAT Office, Large Taxpayer Office (LTO), Policy & Research Unit	73	4.2 %	Core administrative centre providing policy and compliance support. Positive professionalism ratings offset by perceived bureaucracy and slow feedback mechanisms.
Total	—	1,735	100 %	Represents full national coverage across administrative regions, inland offices, and border posts.

5.10 Regional and Border Post Service Delivery Summary (Q3 2025)

Region / Border Post	Accuracy (%)	Timeliness (%)	Fairness (%)	Digitalisation (%)	Integrity / Trust (%)	Overall Satisfaction (%)	Strengths	Weaknesses
Region 1 (Greater Harare)	60%	56%	58%	60%	56%	**58%**	Courtesy levels remain moderate; improved handling at RGM Airport, Chirundu, and Kariba.	Bureaucratic delays; low empathy and inconsistent follow-up after garnishment cases.
Region 2 (Bulawayo / Matabeleland and South)	80%	40%	60%	70%	60%	**60%**	High accuracy and professionalism, particularly in Bulawayo and Victoria Falls.	Poor timeliness and accessibility; uneven system performance in outlying posts.
Region 3	72%	60%	40%	76%	44%	**63%**	Improved coordination and rollout of digital platforms; solid accuracy and accessibility.	Fairness and integrity perceptions weak; corruption reporting mechanisms underused.
Forbes Border Post (Mutare)	85%	70%	50%	95%	46%	**74%**	Outstanding digitalisation, automation, and client communication.	Fairness and trust deficits persist despite efficiency.
Beitbridge Border Post	85%	70%	67%	74%	68%	**78%**	Strong overall performance; effective clearance coordination and professionalism.	Congestion during peak periods; staff empathy inconsistent.
Head Office / Specialised Units (VAT, LTO)	82%	58%	62%	72%	65%	**67%**	Strong policy oversight and technical competence.	Bureaucracy and limited feedback loops delay client resolution.

- **Region 1** maintains broad coverage with solid digitalisation progress but continues to face **timeliness and empathy** issues.

- **Region 2** demonstrates **technical accuracy** but is hampered by accessibility and responsiveness challenges.

- **Region 3** shows **steady improvement in coordination and ICT adoption**, though trust and perceived fairness remain low.

- **Forbes** and **Beitbridge** remain the **performance anchors** of ZIMRA's border network — with Beitbridge excelling in throughput and Forbes in digital efficiency.

- **Head Office** continues to drive professionalism but must enhance two-way communication and reduce procedural rigidity.

5.11 Age-Based

Age Group	Average Satisfaction (Score)	NPS Trend	Interpretation
20–29 years	~3.0	Low / Negative	Weakest advocacy group; low satisfaction and limited trust in ZIMRA services.
30–39 years	~3.2	Low–Moderate	Slightly higher satisfaction than the younger group but still limited loyalty.
40–49 years	~3.1	Moderate	Moderate satisfaction and neutral-to-positive advocacy; balanced but not strong.
50–59 years	~3.5	Strong	High satisfaction and stronger NPS; reflect greater trust in ZIMRA and process familiarity.
60+ years	~3.6	Strongest	Most positive toward ZIMRA; higher trust and service appreciation among older taxpayers.

Satisfaction and advocacy increase with age, indicating that younger taxpayers (under 40) are less trusting and less likely to promote ZIMRA services. This highlights a generational gap in perception — suggesting the need for targeted engagement, simplified communication, and digital education for younger clients.

5.12 Satisfaction by Profession / Role

This analysis explores client satisfaction and advocacy by professional category, revealing a clear correlation between tax literacy and confidence in ZIMRA systems. Familiarity with compliance procedures and digital channels tends to enhance satisfaction, while less-informed groups report frustration and fear.

Professional Group / Role	Average Satisfaction (%)	NPS Trend	Interpretation / Insights
Senior Managers / Executives	65 %	Moderately Positive	Show higher confidence in ZIMRA's systems and digital channels. They value predictability and access to senior officers but express concern about inconsistent application of enforcement actions.
Accountants / Compliance Officers	66 %	Moderately Positive	Well-versed in tax procedures and digital tools. Trust documentation accuracy but cite limited consultation on policy shifts and inconsistent treatment during account garnishments.
Middle Management / Supervisors	58–60 %	Neutral / Moderate	Recognise operational improvements but remain frustrated by bureaucratic bottlenecks, slow feedback loops, and reduced access to responsive officers.
Small Business Owners / Traders	52–55 %	Weak / Declining	Report the sharpest drop in satisfaction this quarter, citing harsh enforcement, sudden account freezes, and lack of recourse. Many view ZIMRA as punitive rather than facilitative.
Junior Staff / Operational Employees	48 %	Very Low / Negative	Feel intimidated by processes, uncertain about compliance requirements, and distrustful of fairness mechanisms. Represent the lowest trust and advocacy scores.

Satisfaction and advocacy increase with professional seniority and familiarity with tax systems, but overall confidence declined across all segments in Q3 due to the enforcement-heavy climate. While senior professionals continue to respect ZIMRA's institutional mandate, grass-roots taxpayers — especially SMEs and low-income earners — felt marginalised and fearful, resulting in weakened advocacy and trust.

5.13 Satisfaction by Sector

Sector	Region 1 (Greater Harare)	Region 2	Region 3 (Masvingo / Manicaland	Forbes Border Post	Beitbridge Border Post	Head Office / Specialised Units	Insight Summary
Financial Services & Banking	72 %	65 %	58 %	78 %	70 %	74 %	Highest satisfaction at Forbes due to predictable processing and digital efficiency. Region 1 maintains strong professional standards; Region 3 shows lagging responsiveness.
Mining & Agriculture	68 %	70 %	60 %	75 %	66 %	69 %	Region 2 leads through established relationships and staff expertise; Forbes supports smooth exports, while Region 3 and Beitbridge face clearance and documentation delays.
Retail / Wholesale SMEs	50 %	55 %	50 %	63 %	56 %	58 %	SMEs at border points cite easier processes but high costs. Inland SMEs still struggle with digitalisation, tax education, and access to responsive officers.
Transport & Logistics	52 %	60 %	48 %	80 %	72 %	64 %	Forbes and Beitbridge dominate satisfaction due to improved coordination and faster turnaround. Region 3 faces persistent bottlenecks; Region 1 remains bureaucratic.
Small & Medium Enterprises (SMEs)	54 %	58 %	50 %	68 %	62 %	60 %	Border-based SMEs benefit from clearer guidance, but national SMEs continue to face complexity and weak communication across all regions.

- Forbes Border Post remains the top-performing location across all major sectors — especially Finance, Transport, and Logistics — due to superior digital infrastructure and efficient coordination.

- Beitbridge continues to improve but still faces congestion-related frustration, particularly among agricultural exporters and transport operators.

- Region 1 (Greater Harare) holds steady in professional standards and financial-sector engagement but suffers from timeliness and empathy deficits.

- Region 2 (Bulawayo / Mat South) delivers high technical accuracy and consistency in the Mining & Agriculture sector, reflecting strong regional relationships.

- Region 3 (Masvingo / Manicaland / Mash West) underperforms across sectors, constrained by ICT downtimes, trust gaps, and limited visibility of integrity mechanisms.

- Head Office / Specialised Units show higher ratings in Finance and Policy engagement but require simpler client feedback channels and faster internal coordination.

Sector	Average Satisfaction (%)	NPS Trend	Interpretation / Insights
Financial Services & Banking	70 %	Strong / Positive	Highest trust in ZIMRA's digitalisation and policy consistency, especially in Regions 1 and 5; strong compliance culture enhances satisfaction.
Mining & Agriculture	64 – 70 %	Moderate	Moderate satisfaction driven by clear procedural knowledge, but weaker trust and slower service in Region 3 (Forbes / Mutare corridor).
Retail / Wholesale SMEs	52 %	Weak / Negative	Lowest satisfaction and advocacy; face complexity in systems, inconsistent communication, and perceived bias toward larger corporates.
Transport & Logistics	55 %	Weak / Negative	Frustrated by clearance delays and bottlenecks at borders; highlight fairness and timeliness issues across multiple regions.

5.14. Service Improvement Priorities (Derived from SHQ1 Responses)

Across all 1,735 respondents, qualitative feedback consistently pointed to the need for faster, more transparent, and more connected service delivery. Although satisfaction with accuracy and professionalism remains solid, clients are clearly signalling that *process modernisation alone is not enough* — they want immediacy, feedback, and personalised support.

The most frequently cited improvement themes were:

Theme / Improvement Area	Frequency of Mentions	Interpretation
Faster Service Delivery	Very High (appeared in 80–85% of comments)	Persistent delays in query resolution, refunds, and clearance continue to frustrate clients. Enforcement actions during the quarter amplified this perception.
Fully Digital / Online Processes	High (70%)	Clients want end-to-end automation — from registration and filing to feedback — without physical visits or paper trails.
Mobile-Based Tax Services (Apps, USSD, WhatsApp Bots)	High (65%)	There is strong demand for on-the-go compliance and support tools, especially among SMEs and cross-border traders.
Transparency & Real-Time Status Tracking	Moderate–High (55%)	Clients want visibility into the progress of their transactions (e.g., customs entries, refunds, audits). Lack of feedback loops is equated with unfairness.
Integration with Banks, Payment & Government Systems	Moderate (45%)	Users perceive payment and processing delays as systemic — highlighting the need for seamless integration with banks, ZIMTIS, and other ministries.
Personalised Taxpayer Support (AI Chatbots / Guidance)	Very High (75%)	Strong expectation for conversational, accessible assistance that explains rules, deadlines, and account status in plain language. Seen as a key fairness and empathy driver.
Other / Miscellaneous	Low (10%)	Includes staffing adequacy, phone availability, signage, and office ambience.

Clients are effectively calling for a smarter, faster, and more transparent ZIMRA. The narrative emerging from these responses aligns tightly with the quantitative findings — particularly the gap between high digitalisation scores and low empathy and fairness ratings**.**

Key implications include:

- Digitalisation must move beyond automation to interactive engagement.

- *Personalised taxpayer support* — through chatbots, guided forms, and proactive communication — is now seen as a core service expectation, not an innovation.

- Integration across banking and government systems remains an urgent back-end reform priority to eliminate perceived "system errors" and processing delays.

- Transparent tracking and feedback tools will directly strengthen perceptions of fairness and institutional integrity.

5.15 Satisfaction by Age Group (%)

Station	20–29 years	30–39 years	40–49 years	50–59 years	60+ years
Bak Storage	45%	–	–	–	–
Beitbridge Border Post	–	80%	70%	64%	–
Belgravia Office	–	–	44%	–	–
Bindura	–	80%	–	75%	–
Bulawayo (JN Nkomo Airport)	–	–	60%	–	–
Chinhoyi	–	–	–	60%	–
Chiredzi	–	60%	–	–	–
Chirundu	40%	84%	–	–	–
Forbes Border Post	–	–	60%	–	60%
Gweru	–	–	60%	–	–
Harare Port	82%	49%	80%	60%	–
Head Office	–	56%	52%	–	–
Head Office Extension (Kurima)	80%	88%	71%	50%	20%

Kanyemba	40%	–	–	–	–	
Kurima Payments Office	–	80%	60%	60%	50%	
Marondera	–	60%	–	80%	20%	
Mutare Zimra Centre	–	60%	20%	80%	–	
SCO Kurima	80%	–	–	–	–	
Kazungula	–	60%	80%	–	–	

- **Younger clients (20–39 years)**: Generally higher satisfaction, particularly at **Kurima**, **Harare Port**, and **Bindura** — reflecting comfort with digital platforms.

- **Older clients (50–60+ years)**: Marked decline (40–60%), especially at **Head Office Extension** and **Marondera**, signalling usability and communication gaps for mature users.

- **Border posts (Forbes, Beitbridge, Chirundu)**: Maintain above-average satisfaction (60–80%) across most age groups, confirming consistency in service delivery despite differing demographics.

5.14 Sector × Region Performance Summary

Sector	Region 1 (Greater Harare)	Region 2 (Bulawayo / Mat South)	Region 3	Forbes Border Post	Beitbridge Border Post	Head Office / Specialised Units	Insight Summary
Financial Services & Banking	High	Moderate	Weak	High	Strong	High	Financial clients show greatest confidence in Forbes, Region 1 and Head Office due to predictable, professional handling and digital efficiency. Region 3 remains weakest, hindered by process delays.
Mining & Agriculture	Moderate	Above Average	Poor	Moderate	Moderate	Above Average	Region 2 and Head Office excel due to experienced staff and established processes. Region 3 and Beitbridge struggle with documentation delays and congestion.
Retail / Wholesale SMEs	Low	Low	Low	Low	Moderate	Moderate	Retailers and SMEs remain the most dissatisfied segments across all regions, constrained by limited

Sector	Region 1 (Greater Harare)	Region 2 (Bulawayo / Mat South)	Region 3	Forbes Border Post	Beitbridge Border Post	Head Office / Specialised Units	Insight Summary
							support, slow response, and minimal inclusion in digital platforms.
Transport & Logistics	Moderate	Moderate	Very Weak	High	Moderate	Above Average	Forbes leads in efficiency and coordination; Head Office earns positive reviews for escalation handling. Region 3 underperforms due to persistent bottlenecks.

- **Forbes Border Post** consistently outperforms across most sectors, especially **Transport & Finance**, reflecting strong ICT systems and clear process flows.

- **Head Office / Specialised Units** rank high in **professionalism** and **technical accuracy**, though feedback speed remains an area for improvement.

- **Region 1 (Harare)** remains a key service hub with strong digital capacity but needs better empathy and faster response.

- **Region 2** excels in **Mining & Agriculture**, anchored by skilled officers and familiarity with clients.

- **Region 3 (Masvingo / Manicaland / Mash West)** continues to underperform due to **system downtime, staff attitude, and fairness concerns**.

- **Beitbridge** shows moderate recovery, but **congestion and inconsistency** continue to weigh on satisfaction, especially for transporters and exporters.

- **Retail and SME segments** remain the most dissatisfied nationwide, requiring targeted communication, simplified compliance tools, and mobile service models.

6. SERVICE IMPROVEMENT PRIORITIES AND CLIENT VOICE (SHQ1)

The open-ended feedback from respondents provides invaluable qualitative insight into *how clients experience ZIMRA's systems, responsiveness, and communication culture*.

Across the 1,735 responses collected, participants overwhelmingly identified **speed, transparency, integration, and personalised guidance** as the key levers of service excellence.

While respondents acknowledged ZIMRA's ongoing digitalisation progress, the tone of most comments reflected **frustration with fragmented processes, slow response times, and limited client feedback mechanisms**. Many respondents emphasised that automation must be accompanied by empathy, accountability, and accessibility.

6.2 Thematic Synthesis of Client Comments

Theme / Area for Improvement	Typical Comments and Illustrative Phrases	Underlying Interpretation
Faster Service Delivery	"We need quicker turnaround on queries." • "ZIMRA systems are slow and congested." • "It takes too long to get responses after filing."	Service speed remains the most frequently cited pain point. Clients experience significant delays in query resolution, refunds, and audit outcomes.
Fully Digital / Online Processes	"Make everything online — no need to visit offices." • "Processes should be seamless from start to finish."	Clients recognise the benefits of e-filing and portals but want full online capability — without reliance on physical submission or staff follow-up.
Mobile-Based Tax Services (Apps, USSD, WhatsApp)	"Please launch a mobile app for small taxpayers." • "Allow WhatsApp submissions and support." • "We want tax services on our phones."	SMEs and individual taxpayers seek on-the-go access to ZIMRA systems via simple, familiar platforms. Mobile tax innovation is viewed as essential for inclusion.
Transparency and Real-Time Status Tracking	"We can't see the progress of our cases." • "There should be real-time tracking like banks." • "Transparency is poor."	Clients want clear visibility on process status — refunds, audits, and customs declarations — to reduce uncertainty and speculation.

Theme / Area for Improvement	Typical Comments and Illustrative Phrases	Underlying Interpretation
Integration with Banks, Government, and Payment Systems	"Integrate with banks so payments update faster." • "Stop manual confirmation of transactions." • "Link systems with other ministries."	Disjointed back-end processes remain a major irritant. Clients associate reconciliation delays and manual updates with inefficiency.
Personalised Taxpayer Support (AI Chatbots / Humanised Help)	"Introduce AI or chatbots to guide us." • "We need clear guidance in plain language." • "The call centre takes too long to respond."	Clients demand accessible, human-centred communication — personalised guidance that explains procedures and reduces dependence on physical visits.
Other Observations	"Improve signage and office directions." • "More staff during peak periods." • "Better telephone support."	These operational basics, though less common, still shape overall satisfaction — especially at urban and border offices.

The cumulative client voice reveals a strong consensus that digital efficiency alone cannot drive satisfaction. Clients equate quality service with speed, predictability, and clarity — not merely the existence of technology.

Specifically:

- Automation without communication is viewed as bureaucratic, not transformative.

- Mobile accessibility is no longer a "future feature" but a baseline expectation, especially for SMEs and informal traders.

- Transparency gaps — the inability to track one's case or payment — are interpreted as a fairness problem, not a technical one.

- Humanised digital support (AI chatbots, guided forms, and live assistance) is repeatedly cited as the most practical path to restoring trust and fairness.

These insights reinforce the central CSI message: ZIMRA's challenge is no longer *what to digitise*, but *how to humanise* its digital ecosystem.

Recommendations from the Client Voice

Priority Area	Actionable Recommendation	Expected Impact
1. Speed and Turnaround	Streamline workflows and set measurable SLAs for key processes (queries, refunds, and customs clearances).	Reduced waiting times and improved timeliness scores across stations.
2. Real-Time Visibility	Develop dashboards and SMS/WhatsApp notifications that track case progress and alert taxpayers to status changes.	Increased transparency, reduced frustration, and fewer follow-up visits.
3. Mobile and AI Integration	Introduce *ZIMRA Assist* — a multilingual AI chatbot integrated with the portal and WhatsApp to guide users.	Expands reach to SMEs and rural taxpayers; improves accessibility.
4. System Integration	Ensure seamless posting between ZIMRA, banking systems, and Treasury to eliminate manual confirmations.	Faster payment reconciliation and improved confidence in automation.
5. Client Education and Awareness	Run a *Digital Literacy & Rights Awareness Campaign* to teach clients how to navigate systems, report corruption, and use e-services.	Greater empowerment, fairness perception, and voluntary compliance.

7. Client Voice: Desired Service Redesigns (SHQ10)

Respondents were invited to suggest one ZIMRA service or process they would redesign if given the opportunity. The feedback reveals both structural and experiential pain points across the compliance ecosystem — from refund processing to digital navigation and client engagement.

While some participants expressed general satisfaction or cited "none" or "N/A," the majority highlighted *specific operational and relational improvements* that would make ZIMRA services more accessible, fair, and client-centred.

Thematic Summary of Client Comments

Category / Service Area Mentioned	Representative Client Feedback	Underlying Insight
Refund Processing	"Refunds take too long — ZIMRA hunts clients for dues but delays repayments."	The refund system is seen as asymmetrical, undermining fairness and reciprocity.

Category / Service Area Mentioned	Representative Client Feedback	Underlying Insight
Payment Plans & Debt Management	"The process for requesting payment plans should be easier — income is not the same as cash flow."	Clients want flexibility and empathy in how arrears are managed, recognising liquidity realities.
TARMS Functionality	"TARMS is too complicated." • "The PAYE section is cumbersome." • "Make TARMS user-friendly."	Navigation challenges within TARMS remain one of the most consistent frustrations for taxpayers.
Digital Access & Website Design	"Online service delivery." • "Website should be easier to navigate." • "Add mobile access for clearances."	Clients want intuitive online systems and mobile platforms for faster, self-service engagement.
VAT and Tax Structure Reform	"Redesign VAT to distinguish between SMEs and large corporates." • "SMEs should have lower tax obligations."	Clients see current tax structures as disproportionate and discouraging to small business growth.
Professionalism & Staff Conduct	"Train staff on client relationship management." • "Show dignity and respect — less fear." • "No corruption."	The behavioural dimension of service remains a major theme — taxpayers call for courteous, accountable engagement.
Client Liaison and Support	"Small companies don't know their liaison officer." • "Need better client service and communication."	Gaps exist in ongoing client relationship management and clarity of contact points.
Automatic Calculations & System Efficiency	"Automatic VAT calculation." • "Real-time updates." • "Fewer manual steps."	Clients desire automation to minimise errors and reduce human interference.

Category / Service Area Mentioned	Representative Client Feedback	Underlying Insight
Customs & Duty Calculation	"Duty calculation and customs processes should be simplified."	The customs environment is perceived as complex and intimidating, especially for smaller traders.
Fairness & Equity	"Tax should be fair — stop overtaxing." • "Distinguish between struggling and well-capitalised taxpayers."	The sense of uneven treatment across economic groups remains a strong undercurrent.
CBCA Penalty Regime	"The 15% CBCA penalty is too high."	Clients question proportionality in penalty structures, linking them to compliance discouragement.
Tax Clearance & Licensing	"Professionals should be able to download tax clearances from a mobile app."	Digital self-service options are widely desired for recurring compliance documentation.
Training & Awareness	"Train staff on customer service." • "Train clients to understand compliance."	Respondents identify mutual learning gaps — both ZIMRA and clients need better education on systems and expectations.
Cultural Transformation	"Reduce fearful culture." • "Be professional, not punitive."	Several clients linked service redesign to culture — advocating for respect and fairness as part of reform.

8. Client Voice: Game-Changing Ideas (SHQ11)

When asked to share one game-changing idea that could transform ZIMRA's service delivery, respondents offered a wide range of suggestions — from deep structural reforms to simple but impactful service innovations.

Thematic Summary of Client Ideas

Emerging Theme / Idea	Illustrative Client Comments	Key Message / Interpretation
Digitalisation and Mobile Accessibility	"Mobile taxpayer registration and payments."	Clients see mobile access and digital inclusion as transformative. They want to

Emerging Theme / Idea	Illustrative Client Comments	Key Message / Interpretation
	• "Develop mobile apps or USSD." • "Zero-rated digital platforms."	transact, register, and file through accessible, low-cost channels.
Reduction of Human Contact to Minimise Corruption	"Reduce human contact to reduce corruption." • "Remove human interaction entirely."	Many believe corruption is driven by direct interface; automation and e-systems are viewed as integrity tools.
AI and Smart Support Tools	"AI incorporation." • "Chatbot must be revamped with current AI to answer correctly."	Respondents want intelligent virtual assistants capable of real-time guidance and problem-solving, not just static information.
Taxpayer Respect and Cultural Shift	"Respect taxpayers whether they are wrong or right." • "Stop harassing clients." • "Compliance should be attractive, not punitive."	The cultural and relational aspect of service delivery is as important as technology. Clients associate dignity and fairness with legitimacy.
Fair and Inclusive Taxation	"Reduce PAYE and other tax heads." • "Fair taxation." • "Introduce presumptive tax for informal traders." • "Separate SMEs from large corporates."	The tax burden is perceived as uneven. Clients want progressive models that recognise income diversity and encourage formalisation.
Recognition of Compliance and Positive Reinforcement	"Reward compliant taxpayers." • "Provide incentives or benefits like duty-free imports for consistent payers."	Clients want positive acknowledgement for compliance, arguing that penalties should not apply to genuine errors.
Stakeholder and Client Engagement	"Host seminars with clients." • "Prize competitions to improve relationships."	Engagement is seen as a bridge to trust. Respondents advocate for continuous dialogue and public sensitisation.

Emerging Theme / Idea	Illustrative Client Comments	Key Message / Interpretation
	• "Stakeholder engagement with informal sector."	
Customer Service and Training	"Train client liaison officers and managers on business issues." • "Improve customer-friendly environment."	Strong call for empathetic, well-informed officers who understand the realities of doing business in Zimbabwe.
Automation and System Simplification	"Automatic calculation of VAT." • "Improve TARMS Portal."	Clients want seamless, accurate, and less cumbersome processes, particularly around filing and VAT management.
Economic Context Sensitivity	"ZIMRA must consider ZWL payments and economic hardships." • "Understand taxpayers' 360 degrees."	There is a plea for policy realism — recognising inflation, liquidity constraints, and currency volatility in tax enforcement.
Community Accessibility and Informal Sector Inclusion	"Provide kiosks for small traders without Internet." • "Engage informal traders with simpler models."	Clients see inclusivity as central to compliance — access points must extend beyond digital elites.
Compliance Awareness and Education	"Conduct provincial trainings." • "Increase compliance awareness."	Widespread belief that education, not punishment, drives lasting compliance behaviour.

Respondents' ideas converge around a single aspiration — a ZIMRA that is digital, fair, and human. Their feedback positions transformation not as a technological event but as a values-driven evolution that links efficiency with empathy.

The most repeated sentiments include:

- A strong belief that corruption can be eliminated through automation and less human mediation.

- The perception that tax enforcement is punitive rather than developmental, suggesting a need to recast compliance as partnership.

- Digital and mobile-first service delivery as a game-changer for inclusion, transparency, and convenience.

- Recognition and respect for compliant taxpayers as a crucial trust-building measure.

- Calls for more regular interaction between ZIMRA and the business community — not only during audits or penalties.

Ultimately, the data portrays a maturing client base that is not resisting taxation but seeking *clarity, fairness, and dignity* in how it is administered.

9. Client Voice: Barriers to Accessing ZIMRA Services (SIQ2)

Clients were asked to describe the main barriers they face when trying to access ZIMRA services. While some respondents acknowledged that *services have improved compared to previous quarters*, the overwhelming majority identified systemic, technological, and human-interface challenges that continue to frustrate interaction and compliance.

The comments reflect recurring patterns around network reliability, staff responsiveness, communication gaps, and accessibility limitations for both digital and in-person channels.

Thematic Summary of Reported Barriers

Barrier Category	Illustrative Client Comments	Interpretation / Key Insight
1. System and Network Downtime	"System always slow during month-end." • "Network problems." • "RevMax Server challenges." • "Website often down."	Frequent connectivity issues and server instability limit access, especially during critical filing and payment periods.
2. Congested Digital Platforms	"Congested platforms especially on due dates." • "System not stable." • "Too slow when everyone is filing."	High-volume congestion creates bottlenecks, leading to missed deadlines and client frustration.
3. Unresponsive Communication Channels	"Phones not answered."	The lack of an effective contact system or call-handling protocol erodes confidence in ZIMRA's accessibility.

Barrier Category	Illustrative Client Comments	Interpretation / Key Insight
	• "No accurate directory to reach the right person." • "Emails not responded to."	
4. Poor Staff Attitudes and Customer Relations	"Some officers are rude and threatening." • "Staff use the ZIMRA name to intimidate." • "Bang phones before listening."	Clients cite a culture of intimidation and limited empathy, contrasting sharply with the desired collaborative relationship.
5. Bureaucracy and Fragmented Processes	"Being transferred between departments." • "Need one contact person for all compliance issues."	The internal handover system is cumbersome; taxpayers prefer a unified case-handling approach.
6. Slow or No Feedback on Queries	"Takes too long to get responses." • "Queries not closed."	Lack of timely query resolution discourages engagement and creates perceptions of inefficiency.
7. Accessibility and Inclusion Barriers	"Facilities for the disabled are poor." • "Systems not available to those without internet." • "Informal traders excluded."	Physical and digital exclusion persists for marginalised and low-connectivity groups.
8. Complexity of Systems and Language	"Processes too complex." • "Difficult to understand explanations."	Clients find procedures and communication overly technical, requiring simplification.
9. Corruption and Integrity Concerns	"Corruption still an issue." • "Requires accessible digital info to reduce abuse."	Respondents believe lack of transparency and digital consistency enables unethical practices.

Barrier Category	Illustrative Client Comments	Interpretation / Key Insight
10. Vendor Ineffectiveness	"Fiscal support vendors are incompetent and don't respond."	Outsourced service partners are perceived as weak links in ZIMRA's service chain.
11. Physical Access and Queuing	"Queues at Kurima." • "Crowding during deadlines."	Despite digitalisation efforts, physical bottlenecks remain at some offices.
12. Limited Awareness and Guidance	"Reluctance to listen and explain." • "Clients don't know where to go for help."	Gaps in guidance and taxpayer education continue to widen service perception gaps.

Overall, respondents' experiences suggest that access to ZIMRA services is uneven — improving in select digital areas but undermined by inconsistent systems, limited empathy, and unreliable communication loops.

Key patterns observed include:

- Persistent technology-related access barriers, particularly during peak compliance periods.

- Customer service and relationship management weaknesses, where tone and responsiveness overshadow technical efficiency.

- Inclusion challenges — both digital and physical — that alienate informal traders, persons with disabilities, and taxpayers without reliable internet.

- A lack of coordinated communication infrastructure, leading to duplication of effort and confusion about points of contact.

While many respondents noted that "services have improved recently," these improvements appear localised rather than systemic, suggesting uneven implementation of service reforms.

The client voice highlights that the most formidable barriers to ZIMRA access are not only technological but relational and procedural. Clients want systems that are stable, staff who are approachable, and processes that are clear, inclusive, and humanised.

10. Client Voice: Suggested Support Measures (SIQ3)

When respondents were asked to suggest additional support measures to improve access to ZIMRA services, their responses reinforced earlier themes: the need for stronger client care, staff professionalism, simplified technology, and targeted taxpayer education.

The comments indicate that clients do not merely want new tools—they want a more responsive and empathetic service ecosystem anchored in consistency, fairness, and partnership.

Thematic Summary of Suggested Support Measures

Support Area / Theme	Representative Comments	Interpretation / Key Insight
1. Staff Training and Customer Care	"Staff should be trained to work well with taxpayers, not threaten them." • "More customer service training." • "Relationship managers to provide answers within timeframes."	The most common suggestion across all sectors: improve staff attitude, accountability, and communication through sustained client service training.
2. Client Relationship Management	"Dedicated account managers." • "One contact person for all compliance and audit issues."	Clients prefer a relationship-based model that provides continuity and faster resolution through dedicated officers or teams.
3. Technology and Systems Upgrade	"Tech upgrade to meet demand." • "Higher-spec servers for more users." • "Improve mobile phone access applications."	Capacity constraints and unreliable systems remain a pain point; modernisation is viewed as essential for service continuity.
4. Consumer Education and Awareness	"Consumer education is key to encourage compliance." • "Road shows and taxpayer visits to understand operations."	Clients believe taxpayer education can reduce friction, increase voluntary compliance, and strengthen mutual understanding.
5. Simplified Online Access and Inclusivity	"Make it easier for less tech-savvy people to use." • "Cater for people with disabilities."	There is strong demand for inclusive digital infrastructure that accommodates all user groups, including SMEs and persons with disabilities.

Support Area / Theme	Representative Comments	Interpretation / Key Insight
	• "Improve connectivity and mobile offices."	
6. Use of Technology to Enhance Customer Journey	"Use technology to improve customer experience." • "Online voice and e-platform query systems."	Respondents emphasised interactive, multi-channel communication—voice, chat, and email—to improve responsiveness and engagement.
7. Regular Consultation and Stakeholder Engagement	"Consult taxpayers before new decisions." • "Host seminars and engagement forums."	Taxpayers want to be part of the decision-making and policy feedback process, reducing surprises and improving buy-in.
8. Dedicated Compliance Support for Small Businesses	"Subsidise fiscal gadgets for small-scale traders." • "Encourage registration through targeted support."	SMEs need tailored compliance assistance, not blanket enforcement, to improve formalisation.
9. Policy and Tax Review Requests	"Lower taxes." • "Review PAYE and tax heads." • "Reconsider punitive structures."	Some clients framed better access not just as operational but as economic—high tax burdens deter cooperation and formal engagement.
10. Learn from Other Jurisdictions	"Learn from other tax authorities." • "Benchmark with regional best practices."	Clients see value in comparative learning and adaptive reform to strengthen ZIMRA's service innovation.

The overall sentiment suggests that clients view access not just as a technological matter but as a relational, organisational, and policy ecosystem. Respondents consistently highlighted three interlinked needs:

1. Professional, courteous staff who listen and engage constructively.

2. Efficient, stable, and user-friendly digital platforms.

3. Active, ongoing taxpayer education and dialogue.

Several comments indicate that while digitalisation is progressing, human responsiveness remains the decisive factor in service satisfaction. Clients also emphasised that the lack of clear communication, slow feedback loops, and fragmented support systems hinder trust and accessibility.

Clients envision a ZIMRA that is proactive, inclusive, and technologically agile — where every taxpayer, from a large corporate to a street vendor, feels recognised, supported, and respected.

The most powerful message from respondents is clear: "Compliance grows where communication and care are consistent."

11. Client Voice: Priority Areas for Service Improvement (SJQ2)

When clients were asked to identify the single most important improvement ZIMRA should make, their responses painted a consistent picture: reliability, fairness, and respect remain the defining expectations for effective service delivery.

The most frequently cited improvement areas relate to system efficiency, customer service culture, policy consistency, and equitable application of tax laws. Clients expressed appreciation for visible progress but emphasised that *technology alone is not enough* — it must be paired with responsive and empathetic human engagement.

Priority Area	Representative Comments	Interpretation / Key Insight
1. System Stability and Upgrades	"System upgrade so that it's not congested." • "Improve downtime and communication."	Persistent system slowdowns and downtimes were the most cited operational frustrations; users want stable, reliable access, especially during returns and payment deadlines.
2. Staff Training and Professional Conduct	"Staff training to respect taxpayers." • "Lower branches should match management professionalism." • "Be more understanding to taxpayers."	Clients emphasised courtesy, consistency, and professionalism across all ZIMRA levels. They value officers who educate rather than intimidate.

Priority Area	Representative Comments	Interpretation / Key Insight
3. Fair and Consistent Tax Administration	"Be fair in assessments." • "Don't punish corporates for unclear legislation." • "Apply tax laws equally to all businesses."	There is growing concern about inconsistency and perceived bias in enforcement. Clients want predictable, transparent, and fair decision-making.
4. Client Engagement and Communication	"Engage clients before changes." • "Ensure client education on tax updates." • "Public lectures and outreach."	Taxpayers believe dialogue and consultation prevent misunderstandings and increase compliance. Proactive engagement is seen as a trust multiplier.
5. Taxpayer Education and Awareness	"Educate the populace about taxes." • "Train users on how to use online platforms."	Many respondents noted widespread ignorance or confusion about tax processes, advocating national-level education campaigns from grassroots to business sectors.
6. Simplification and Automation of Processes	"Automatic calculation of VAT." • "Make compliance easier and cheaper."	Simplification and automation are seen as key to improving compliance and reducing errors.
7. Review of Tax Policy and Cost of Compliance	"Lower tax costs." • "Review taxes — they are too much to bear."	Taxpayers feel overburdened by the cost of compliance and request rationalisation of rates and penalties, especially for SMEs.
8. Equal Enforcement and Anti-Corruption	"Apply laws equally — some Chinese firms don't comply."	Concerns persist about uneven enforcement and selective tolerance of non-compliance, which undermines integrity.
9. Youthful and Energetic Workforce	"Employ more energetic young people who can quickly assist clients."	Some clients associate efficiency and responsiveness with a refreshed, tech-savvy workforce.

Priority Area	Representative Comments	Interpretation / Key Insight
10. Service Timeliness and Accountability	"Stick to service delivery timeframes." • "Respond to call centre queries."	Adherence to timelines and follow-up on client requests remain a major service expectation.
11. Enhanced Border Management and Enforcement	"Secure borders to stop fuel smuggling."	A few respondents linked border inefficiencies to broader integrity and revenue leakage concerns.
12. Chatbot and Digital Helpdesk Improvements	"Chatbot needs improvement." • "It should provide accurate responses."	Clients are aware of digital tools but find them unhelpful; they expect more intelligent and interactive support.

The pattern of responses reveals that clients value progress in automation but remain constrained by service reliability and human interaction quality.
They are calling for a ZIMRA that is:

- **Consistent** in policy and enforcement,

- **Empathetic** in tone and attitude,

- **Efficient** in technology and communication, and

- **Inclusive** in taxpayer engagement.

The feedback indicates that reliability, respect, and responsiveness are now perceived as the "three pillars" of good service in the tax environment.

There is also an underlying message that fairness — both procedural and relational — is the foundation of legitimacy:

"If ZIMRA is fair and reachable, compliance will follow naturally."

Clients want ZIMRA to evolve from an authority that enforces compliance into one that enables it — through stability, simplicity, and empathy.
The next frontier of service improvement lies in aligning digital progress with human excellence.

12. Client Voice: Suggestions for System and Policy Improvement (SKQ11)

Respondents were invited to share practical ideas for improving ZIMRA's systems, policies, and client engagement model.
The responses reveal a sophisticated understanding of both operational and structural challenges — ranging

from technical reliability and customer service culture to policy design, fiscalisation practices, and small business inclusivity.

Many clients expressed frustration with current processes but also provided thoughtful, actionable suggestions reflecting a genuine willingness to see ZIMRA succeed.

Thematic Summary of Suggested Improvements

Improvement Theme	Representative Comments	Interpretation / Key Insight
1. System Efficiency and Digital Infrastructure	"Allow TARMS to accept returns before month-end." • "Improve fiscalisation downtime." • "Look at inclusiveness and robust infrastructure."	System constraints are viewed as a major barrier to compliance. Clients want a more flexible, stable, and user-centric TARMS and fiscalisation environment.
2. Reform Fiscalisation and Vendor Management	"Rotate fiscalisation vendors after 5 years; they've become complacent." • "Fiscal support vendors provide terrible service." • "Implement cloud-based fiscalisation for SMEs."	Fiscalisation remains a pain point — seen as costly, unreliable, and vendor-dominated. Clients call for transparent vendor accountability and cloud-based automation.
3. Taxpayer Education and Awareness	"More taxpayer education needed." • "Teach small-scale businesses about TARMS." • "Conduct webinars and roadshows."	Clients consistently highlight gaps in taxpayer literacy. Education is viewed as essential for compliance and trust-building, especially among SMEs and informal traders.
4. Simplify and Humanise Compliance	"Compliance should link individuals to business grants, not punishment." • "Reduce punitive measures."	Clients want compliance to feel developmental, not adversarial — anchored in education, facilitation, and empowerment rather than penalties.

Improvement Theme	Representative Comments	Interpretation / Key Insight
	• "Stop the mentality of catching taxpayers."	
5. Customer Service and Responsiveness	"Staff should prioritise client queries and respond within a day." • "Improve customer sensitivity."	The need for empathy, timely communication, and respectful engagement remains one of the strongest themes across all regions.
6. Policy Alignment and Legislative Simplification	"Revisit the VAT Act." • "Align laws to simplify the tax system." • "Create room for staggered payments when dealing with government clients."	Taxpayers want practical reform — flexible policies that reflect economic realities such as delayed government payments and cash flow constraints.
7. SME-Focused Tax Regimes	"Separate tax structures and rates for SMEs and large corporates." • "Introduce simple presumptive tax options."	Clients are urging for a differentiated and proportionate tax system that supports SME growth and formalisation rather than penalising limited capacity.
8. Fiscal Incentives and Inclusivity	"Make fiscal devices affordable." • "Link compliance to grants and tax credits." • "Refund tax credits on time."	Financial inclusion measures — such as timely refunds, subsidies for devices, and access

13. Overall Conclusions and Recommendations

The **Q3 2025 Client Satisfaction Index (CSI)** of **67 percent (Net Satisfaction Score)** whilst lower that that of the previous quarter indicates an acceptable level of public perceptions of ZIMRA's service delivery. While the gross CSI remained depressed by integrity-related outliers, the net figure provides a truer reflection of clients' everyday experiences — showing that digitalisation, automation, and clearer communication channels are steadily improving satisfaction levels.

The Net Promoter Score (NPS) of –5 percent reflects a neutral but stabilising sentiment. This represents an important shift from previous quarters where negative perceptions dominated, suggesting that taxpayers increasingly recognise the Authority's efforts toward modernisation and transparency.

Nonetheless, the survey reveals persistent structural and behavioural bottlenecks. Timeliness of feedback, uneven enforcement, limited visibility of anti-corruption measures, and weak client-charter awareness remain recurrent pain points. While many respondents acknowledged that they had *not personally experienced corruption*, confidence in the system's integrity safeguards remains fragile.

Key Recommendations

A. Strengthen Responsiveness and Timeliness

- Introduce **standard service-level agreements (SLAs)** across departments with published turnaround times for queries, refunds, and payment-plan approvals.

- Implement a **centralised tracking dashboard** for client queries to improve accountability and transparency in follow-ups.

- Expand the **Contact Centre's mandate** to include real-time case escalation and closure tracking.

B. Deepen Integrity and Fairness

- Enhance **internal integrity assurance systems**, focusing on prevention, whistle-blower protection, and transparent disciplinary follow-through.

- Publicise outcomes of anti-corruption actions and reinforce the message that accountability is being enforced.

- Roll out **ethics and service-excellence refresher training** for frontline staff to strengthen professional conduct and empathy.

C. Improve Client Engagement and Education

- Intensify **awareness campaigns** on the **Client Charter**, taxpayers' rights, and the benefits of voluntary compliance.

- Conduct **regional stakeholder clinics** and "Ask ZIMRA" open-days to bridge communication gaps and demystify key processes.

- Promote **co-creation of solutions** by establishing taxpayer advisory panels and periodic customer-experience roundtables.

D. Consolidate Digital Transformation

- Accelerate **TARMS upgrades** to improve system uptime, user-friendliness, and mobile accessibility.

- Integrate **AI-driven chatbots** and e-learning modules to enhance self-service, accuracy, and knowledge sharing.

- Ensure that digital reforms are **inclusive**, accommodating less tech-savvy users and persons with disabilities through targeted support channels.

E. Enhance Policy Alignment and Taxpayer Trust

- Review **tax structures** affecting SMEs and high-compliance sectors to promote fairness and growth.

- Introduce **incentive schemes** (e.g., recognition for compliant taxpayers, faster clearances, or tax-clearance privileges) to reward voluntary compliance.

- Strengthen coordination between **policy, enforcement, and client-service divisions** to ensure consistency of interpretation and practice.

END OF REPORT