ZIMRA Client Satisfaction Survey Report

Second Quarter- 2026

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For:

ZIMRA
Zimbabwe Revenue Authority

Contents

Table of Figures

List of Tables

EXECUTIVE SUMMARY

Background and Introduction

In June 2026, SPSS Zimbabwe was commissioned by the Zimbabwe Revenue Authority (ZIMRA) to conduct a comprehensive nationwide Client Satisfaction Survey. Fieldwork was executed, utilizing a robust, primarily quantitative research design. To ensure maximum data integrity and reach, a multi-channel approach was deployed—incorporating online data collection via digital portals, physical on-site interviews at border posts and ports of entry, and structured telephonic interviews. The study achieved a highly representative sample size of 1,651 respondents across six ZIMRA regions.

The primary objective was to establish an empirical performance benchmark for ZIMRA, specifically measuring the national Client Satisfaction Index (CSI), mapping systemic operational bottlenecks (such as portal downtime and clearing delays), and assessing frontline integrity and service infrastructure.

Data Analysis & Integration Framework

This report employs a convergent mixed-methods framework to bridge statistical baselines with underlying stakeholder sentiment:

- **Quantitative Processing:** Data attributes were analyzed using descriptive statistics to yield standardized indices. Multiple-response data was processed using "Percent of Cases" calculations to accurately reflect the true proportion of individual taxpayers experiencing distinct bottlenecks.
- **Qualitative Processing:** Free-text inputs were systematically coded into distinct thematic clusters across a comprehensive compilation of narrative data.
- **Mathematical Prioritization:** To translate these dual data streams into actionable policy, a Reform Priority Index (RPI) was constructed. This index weights the standardized frequency of taxpayer issues against an institutional operational feasibility score (scaled from 1 to 5).

Confidentiality and Data Protection

To guarantee strict anonymity, individual responses are restricted from external access, and all findings are reported strictly in an aggregate format. SPSS Zimbabwe conducted rigorous data cleaning to ensure no individual client can be directly or indirectly identified within this report.

Key Findings

Evaluation of macro-level performance metrics indicates a stable operational baseline, with the Stakeholder Confidence Index leading at 79.38% and the Digital Experience Index performing strongly at 78.84%, culminating in an Overall Customer Satisfaction Index of 75.2%. Despite these stable baseline approvals, actual institutional advocacy remains deeply constrained, as evidenced by a critically low Net Promoter Score (NPS) of 12.3, a trailing Brand Strength Proxy of 71.69%, and elevated exposure on the Reputational Risk Indicator (73.69%). This stark divergence highlights a vital strategic reality: while recent digital infrastructure developments are successfully stabilizing core transactions, deep-seated operational friction prevents taxpayers from actively endorsing the authority. To bridge this advocacy gap and secure voluntary tax compliance, immediate strategic intervention must move beyond technical delivery to aggressively target the governance, transparency, and service delivery bottlenecks damaging ZIMRA's public reputation.

Quantitative analysis from the customer survey reveals that Portal/System Issues (affecting 46.3% of respondents) and Information Gaps represent the primary operational bottlenecks for taxpayers. To optimize resource allocation, these challenges were structured into a weighted Reform Priority Index balancing taxpayer urgency against ZIMRA's implementation feasibility. Consequently, it is recommended that leadership immediately prioritize technical stabilization of digital revenue platforms as Top Focus Area, while concurrently deploying updated, clear compliance checklists across all stations as low-cost Quick Wins.

This mathematical prioritisation is strongly supported by the qualitative open-ended feedback, which unmasks the human element of this "forced compliance" dynamic. Qualitative content analysis reveals that Integrity and Anti-Corruption issues represent the single largest volume of taxpayer complaints (27.8%), driven by highway rent-seeking and processing friction at border nodes like Beitbridge and Plumtree. Furthermore, technical instability within the TaRMS infrastructure (23.5%) and perceived Policy Enforcement Unfairness via arbitrary asset seizures (19.1%) continue to depress taxpayer sentiment. By aligning these qualitative themes with our quantitative index, ZIMRA can transition from mandated compliance to trusted voluntary cooperation.

Strategic Conclusions

The empirical data reveals that taxpayer non-compliance is largely driven by severe administrative bottlenecks, systemic digital infrastructure failures, and perceived operational inequities rather than deliberate evasion. The core structural issues are synthesized below:

- **Critical Digital Instability (TaRMS):** The central TaRMS portal suffers from chronic downtime during peak periods, severe data friction (such as 2,000-character caps and PDF upload blocks), and a lack of real-time, ledger-style transparency for individual tax heads.
- **Severe Payment & Ledger Delays:** Online payments take days to reflect internally. The absence of direct integrations with mobile money networks (EcoCash, InnBucks, OneMoney) forces taxpayers to abandon digital channels to clear transactions physically at commercial banks.
- **Operational Redundancy & Border Friction:** A total lack of border finality results in costly highway interceptions and duplicate cargo searches by external agencies (ZRP, ZACC) after legal clearance at primary ports like Beitbridge. Internally, clients face a "window-shuffling" bureaucracy caused by siloed departments.
- **Adversarial Corporate Culture:** Abrupt, un-consulted policy changes coupled with retroactive "duty top-ups" create extreme financial forecasting risks. Taxpayers report a "trap-and-penalize" environment where vague guidelines are weaponized through immediate, aggressive account garnishes.
- **Tax Asymmetry & Enforcement Inequity:** Compliant formal corporations and SMEs bear a heavy penalty and interest burden, while the vast informal sector operates largely unchecked. This fosters severe public resentment and strong demands for public tax equity declarations.
- **Frontline Capacity Deficits:** Severe staff shortages at major hubs (Harare and Beitbridge) trigger multi-month processing delays. Overworked frontline staff exhibit fatigue and adversarial attitudes, exacerbated by un-operationalized landlines and ignored email queues.
- **Infrastructural & SME Barriers:** Satellite offices lack basic spatial capacity and public amenities, while border ports lack transit parking. Furthermore, rigid administrative paperwork and delayed fiscalization access actively deter informal micro-enterprises from transitioning into the formal economy.

Actionable Recommendations

To transition ZIMRA from an enforcement-heavy model to a high-efficiency revenue facilitator, the following targeted interventions should be prioritized based on institutional operational feasibility:

- **Stabilize and Modernize the TaRMS Ecosystem:** Upgrade server infrastructure to handle peak deadline traffic. Instantly expand case-management text limits to 6,000 characters, enable automated PDF uploads, and deploy a real-time, bank-statement-style ledger dashboard.
- **Localize Digital Payment Integrations:** Launch direct API integrations with dominant mobile money platforms (EcoCash, InnBucks, OneMoney) and establish automated bank-linked wallet deductions to eliminate physical banking dependencies.
- **Legislate Absolute Border Finality:** Formally mandate that customs clearance at a primary port of entry is final and legally binding. Establish strict inter-agency protocols to eliminate redundant highway roadblocks and duplicate cargo searches by external security forces.
- **Streamline Internal Workflows:** Transition physical offices into a "One-Stop Counter Architecture" where a single officer handles a case from end to end, eliminating internal departmental silos and data re-submission loops.
- **Pivot to a "Service-First" Compliance Culture:** Eradicate the retroactive duty structure and eliminate immediate, uncommunicated garnish orders. Publish clear, jargon-free compliance guidelines across all 16 official national languages and implement automated call-back or WhatsApp client channels.
- **Level the Compliance Playing Field:** Introduce simplified, low-barrier administrative frameworks for SMEs to incentivize formalization. Open up early-stage fiscalization pathways for growing micro-enterprises to allow them to compete for larger commercial supply contracts.
- **Upgrade Physical and Human Infrastructure:** Accelerate staff recruitment for high-pressure hubs like Harare and Beitbridge to eliminate transaction backlogs. Rehabilitate baseline office amenities (elevators, seating, and restrooms) and construct dedicated commercial truck parking bays at border ports.

DISCUSSION OF FINDINGS

Demographics

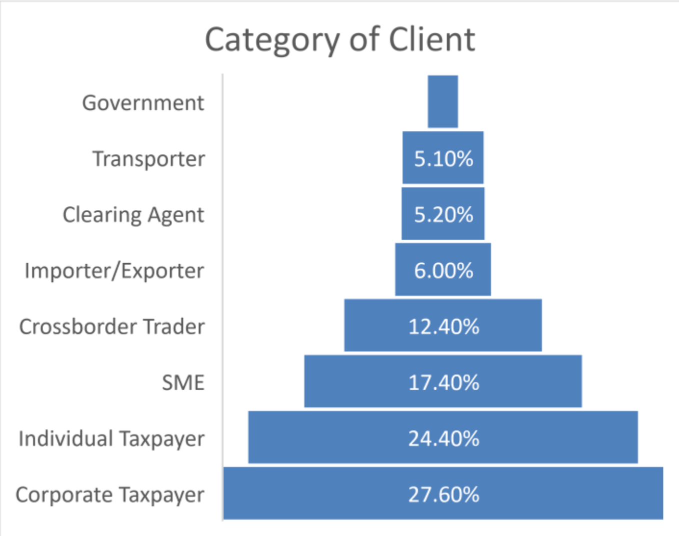


Figure 1: Category of Business

The percentage distribution of the target categories reveals that Corporate Taxpayers form the largest segment at 27.60%, followed closely by Individual Taxpayers at 24.40%. SMEs and Cross-border Traders occupy the mid-tier segments, accounting for 17.40% and 12.40% respectively. The remaining minority categories consist of Importers/Exporters (6.00%), Clearing Agents (5.20%), and Transporters (5.10%). The smallest represented segment is the Government, which accounts for just 1.90% of the total

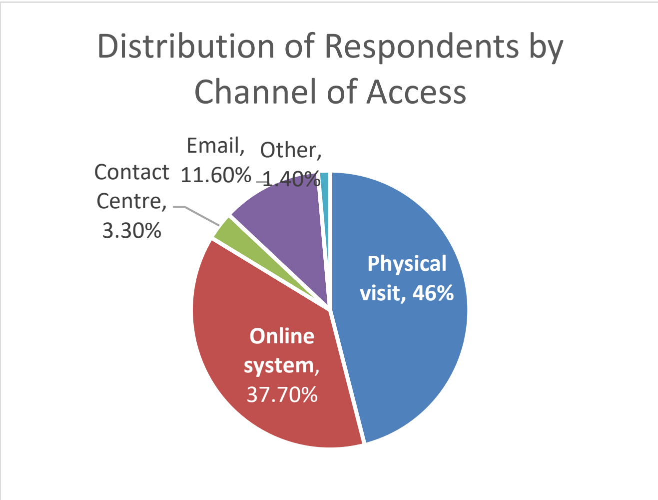


Figure 2: Channel of Access

The empirical data shows that Physical Branch Visits have firmly established dominance as the primary gateway for ZIMRA clients, capturing 46.0% of all customer interactions. Conversely, the Online System (TaRMS / e-Services) serves as the primary gateway for 37.7% of respondents. Together, these two primary delivery channels account for a structural majority of 83.7% of the authority's total client traffic, with traditional assisted channels outperforming automated digital self-service by a margin of 8.3 percentage points

Customer Satisfaction Index

The overall Customer Satisfaction Index was 75.2% and the overall Net Promoter Score was 5.1. this score indicates that the majority of ZIMRA clients are generally satisfied with the baseline transactional service they receive. It proves that recent structural modernizations (like the TaRMS transition) are actively yielding positive results on the ground. ZIMRA's Net Promoter Score stands at a low positive baseline of +5.1. This figure is a result of the underlying operational bottlenecks—specifically portal instability and processing delays.

Station Satisfaction Scores

Table 1: Station Satisfaction Scores

Beitbridge		**Head Office**		**Forbes**	
Beitbridge Town Office	76%	Head Office	74%	Forbes	72%
Beitbridge Border Post	68%	Contact Centre	72%		

Region 1		Region 2		Region 3	
Belgravia Office	84%	J Nkomo Airport	90%	Chipinge	82%
Marondera	81%	Pandamatenga Border Post	88%	Rusape	81%
Kariba Border Post	78%	Victoria Falls Border Post	85%	Mt Selinda Border Post	80%
Kurima House	76%	Victoria Falls Town Office	80%	Chiredzi	79%
Bindura	75%	Gwanda	80%	Gweru	78%
Kurima Harare Port	75%	Bulawayo Port	77%	Kwekwe	77%
RGM Airport	74%	Mhlahlandlela	72%	Mutare	77%
Chinhoyi	72%	Mphoengs Border Post	70%	Kadoma	74%
Nyamapanda Border Post	71%	Hwange	70%	Rutenga	74%
Chirundu	71%	Maitengwe Border Post	67%	Masvingo	73%
BAK Storage	69%	Plumtree	66%	Sango Border Post	69%
Kanyemba Border Post	64%	Kazungula Border Post	64%		

A localized assessment of stations reveals that operational environment and traffic volume are the primary drivers of performance scores across Zimbabwe. Aviation and tourism-focused ports achieve the highest rankings, led by Joshua Mqabuko Nkomo Airport at 90% and Victoria Falls Border Post at 85%, reflecting streamlined passenger clearance pathways. Conversely, high-volume commercial transit corridors exhibit the greatest operational friction, with Plumtree (66%), Kazungula (64%), and Kanyemba (64%) scoring at the lower limit. Notably, the Beitbridge Border Post (68%) continues to score significantly lower than the Beitbridge Town Office (76%), demonstrating that localized domestic administration functions with substantially less institutional friction than active international freight boundaries.

Challenges Experienced by Taxpayers

Respondents were asked about the challenges they had encountered while interacting with ZIMRA. The figure below shows the results.

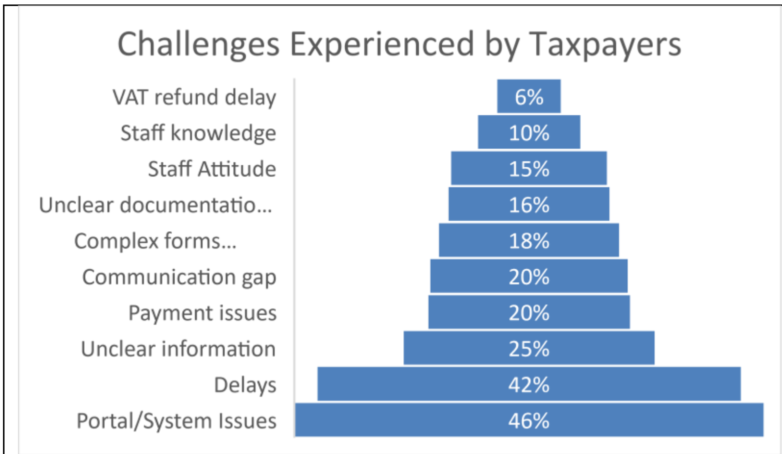


Figure 3: Challenges Experienced by Taxpayers

An analysis of ZIMRA survey data reveals that portal/system issues (46.3%) and processing delays (41.8%) are the primary operational challenges, affecting taxpayers. The data indicates that systemic instability and complex information, rather than staff attitude, are the main bottlenecks requiring immediate strategic reform.

Overall Satisfaction by Service Attributes

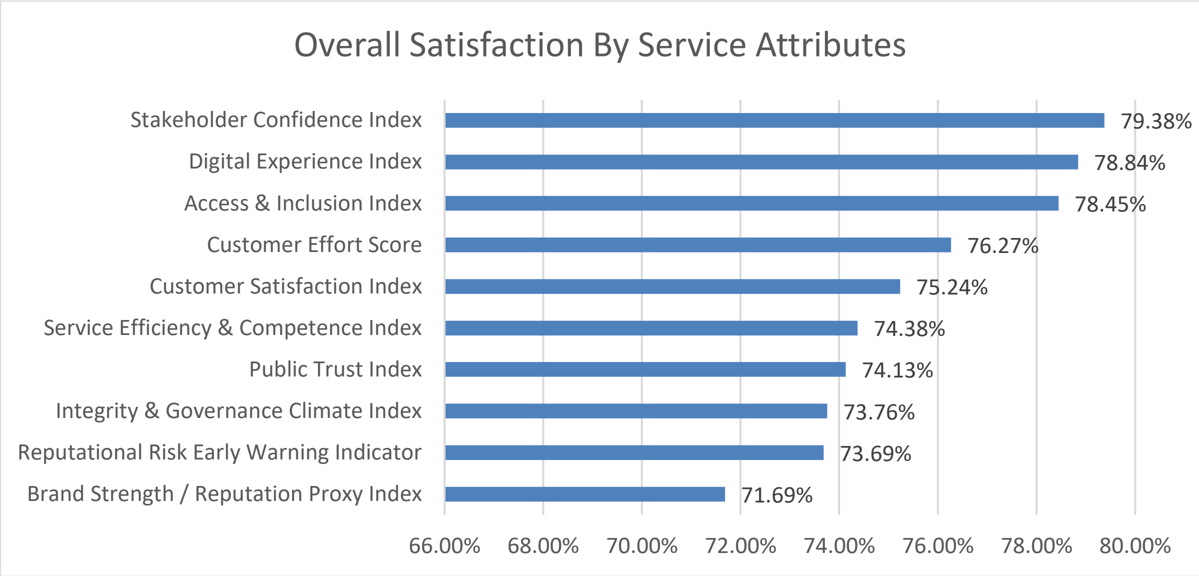


Figure 4:overall Satisfaction by Service Attribute

The findings show that ZIMRA is successfully building systems that clients approve of, but the institution itself still faces a trust deficit. The high scores in Digital Experience (78.84%) and Customer Effort (76.27%) prove that platforms like TaRMS are making processing more convenient. The lower Service Efficiency score (74.37%) is driven directly by the 42% processing delays noted by clients, while the lagging Brand Strength (71.69%) is a direct consequence of the 25% clarity gap regarding documentation and rules.

A Reputational Risk Early Warning Indicator score of 73.4% (Amber Zone) indicates that ZIMRA enjoys a reasonably firm foundation of institutional respect and legitimacy among the surveyed taxpayers. This means that, the public recognizes and accepts ZIMRA's legal mandate to collect revenue and facilitate trade. This score reflects the positive impact of recent modernization drives, such as the ongoing stabilization of digital platforms like TaRMS, and structured taxpayer engagement programs.

The national Customer Satisfaction Index of 75.24% is a commendable achievement. However, the institution cannot afford to ignore the early warning signs embedded in its 73.69% Reputational Index Score. By systematically eliminating the daily operational hurdles identified by nearly half of the respondents —specifically digital instability and information gaps ZIMRA can increase its Customer Satisfaction Index.

Comparative Regional and Key Station Performance Analysis

Region	CSI	NPS	Reputational Risk Early Warning	Service Efficiency & Competence	Public Trust Index	Integrity & Governance	Brand Strength / Reputation Proxy	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score
Region 1	**75%**	8.5	73%	75%	74%	74%	71%	80%	80%	79%	77%
Region 2	**75%**	11.4	73%	74%	74%	73%	71%	80%	79%	79%	77%
Region 3	**77%**	17.6	76%	75%	77%	75%	76%	79%	80%	79%	79%

Forbes	**72%**	6.1	68%	74%	70%	69%	62%	72%	85%	80%	67%
Beitbridge	**71%**	6.9	70%	70%	70%	70%	69%	76%	74%	75%	72%
Head Office	**74%**	13.3	70%	77%	72%	71%	68%	74%	81%	78%	73%

As shown in the table above, Region 3 emerges as the operational benchmark, leading the authority with an exceptional NPS of 17.6, a Brand Strength Index of 76%, and 77% Public Trust. This indicates that lower transactional congestion allows for better localized engagement and frontline efficiency. Conversely, high-volume commercial hubs in Region 1 and Region 2 display identical transactional ceilings—carrying matching CSI scores of 75%, Digital Experience ratings of 80%, and Customer Effort Scores of 77%. However, their modest advocacy levels (NPS of 8.5 and 11.4) reflect ongoing operational stress and system bottlenecks during peak monthly filing periods.

The most critical strategic risk is concentrated at primary ports of entry. Beitbridge registers a critically low CSI of 71% and a weak Service Efficiency score of 70%, dragged down by local network constraints that disrupt automated platforms. More alarmingly, Forbes Border Post experiences an advocacy collapse with an NPS of 6.1 and the lowest Brand Strength Proxy (62%), despite carrying the country's highest Stakeholder Confidence Index at 85%. This profound paradox proves that trade stakeholders deeply respect ZIMRA's national mandate and authority, but heavily penalize the local station for poor terminal management, infrastructure deficits, and high customer effort (67%).

Finally, Head Office logs strong Stakeholder Confidence (81%) and an NPS of 13.3, yet carries the lowest Digital Experience Index at 74%. This unmasks a centralized bottleneck, indicating that while high-level policy management is successful, the core digital infrastructure updates, server capacities, and ledger configurations managed centrally remain a primary source of transactional friction for end-users.

REGIONAL ANALYSIS

Head Office Station Performance Metrics

Table 2:Head Office Performance Metrics

	REP	Service Efficiency & Competence Index	Public Trust Index	Integrity & Governance Climate Index	Brand Strength / Reputation Proxy Index	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
Head Office	71%	77%	72%	71%	68%	72%	82%	79%	73%	73.4%	13.2
Contact Centre	69%	74%	74%	66%	66%	83%	76%	76%	74%	72.5%	14.3

A comparative review of Head Office and the Contact Centre unmasks a clear operational divide in ZIMRA's central support networks. While both units maintain matching satisfaction baselines (73.4% and 72.5% CSI), their individual service attributes reveal highly distinct structural constraints.

Head Office serves as the authority's policy and accessibility anchor. It leads with a strong Public Trust Index of 77% and a peak Access & Inclusion score of 82%, proving that high-level administrative governance is viewed positively by macro-stakeholders. These steady marks result in a low-friction Customer Effort Score of 79% and a positive NPS of 13.2. However, Head Office exhibits a noticeable technical vulnerability, dropping to its lowest mark in Digital Experience (68%). This indicates a central bottleneck: while administrative workflows are clear, backend portal updates managed directly by central IT frameworks continue to introduce structural friction.

Conversely, the Contact Centre operates as a trusted but system-constrained information hub. It registers an exceptional, dataset-wide peak in Stakeholder Confidence (83%) and a strong Integrity & Governance Score (74%), proving that telephone assistance is perceived as knowledgeable, transparent, and free from frontline corruption. Despite this trust, the unit is severely bottlenecked by processing capacity, dropping to a weak 66% in Digital Experience and a trailing 69% in Service Efficiency. This shows that call centre agents possess the right information but lack the automated portal tools to resolve taxpayer queries over the phone, driving up transactional frustration (74% Customer Effort).

Distribution of Taxpayer Operational Challenges-Head Office

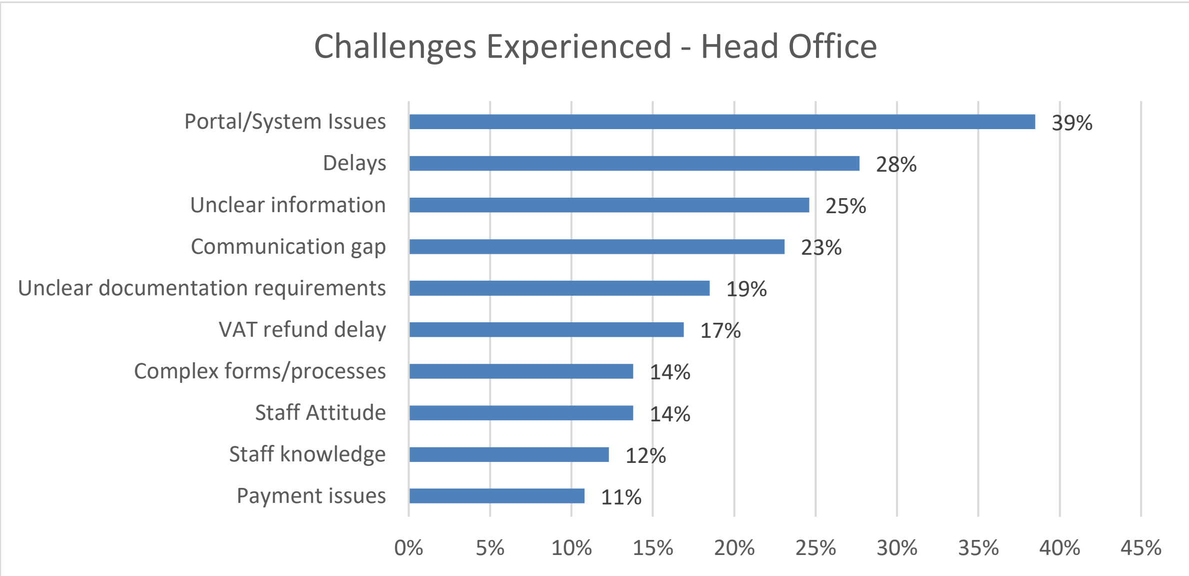


Figure 5:Challenges Experienced by Taxpayers

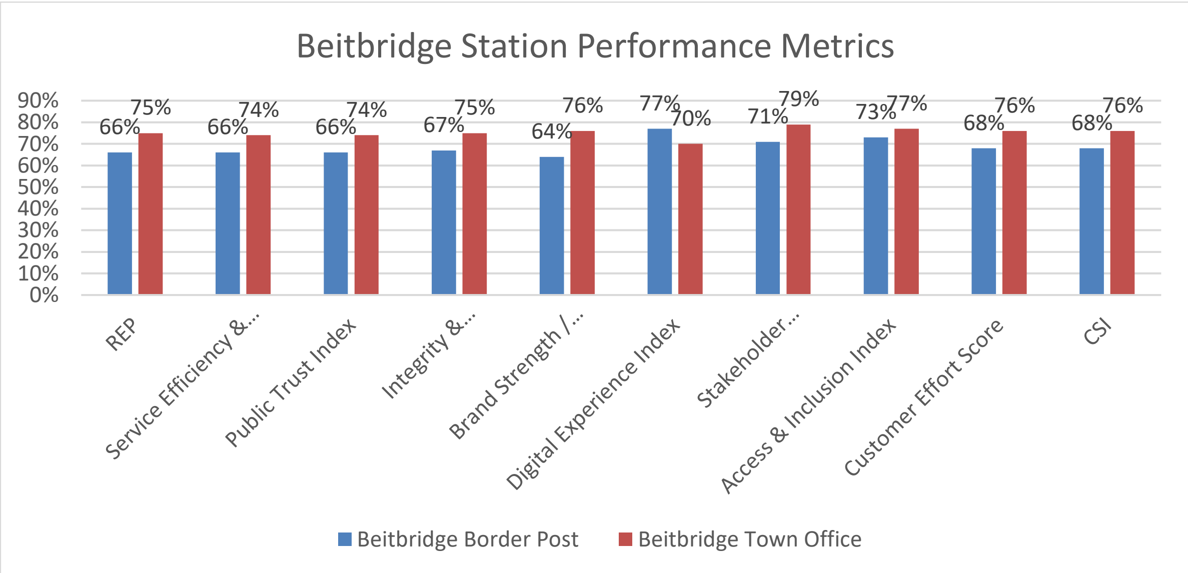
A diagnostic evaluation of the reported challenges at the ZIMRA Head Office isolates a specialized corporate friction profile dominated by policy-level communication gaps and complex case backlogs. While centralized Portal and System Issues remain the primary operational constraint at 38.50%, the downstream effects manifest as protracted corporate bottlenecks. Most notably, VAT Refund Delays registered a peak institutional deficit of 16.90%, while generalized Operational Delays affected 27.70% of respondents. This concentration of friction points to a protracted audit environment, where intensive compliance verification procedures for large client accounts slow down refund throughput and query response times.

Furthermore, the data highlights a clear policy-to-taxpayer transmission gap, characterized by Unclear Information (24.60%) and persistent Communication Gaps (23.10%). Because the Head Office is the origin point for complex regulatory shifts and multi-currency compliance legalities, these elevated percentages show that technical public notices are not sufficiently clear for corporate practitioners. While human resource metrics remain reasonably balanced—with Staff Attitude complaints at 13.80% and Staff Knowledge deficits at 12.30%—the data suggests that future interventions at the Head Office must prioritize simplifying strategic public documentation, expanding technical helpdesks for tax professionals, and implementing accelerated, automated risk-profiling pathways for processing high-value VAT refunds.

Beitbridge Station Performance Metrics

Table 3: Beitbridge Station Performance Metrics

	REP	Service Efficiency & Competence Index	Public Trust Index	Integrity & Governance Climate Index	Brand Strength / Reputation Proxy Index	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
Beitbridge Border Post	66%	66%	66%	67%	64%	77%	71%	73%	68%	68%	13.8
Beitbridge Town Office	75%	74%	74%	75%	76%	70%	79%	77%	76%	76%	15.6



A sub-regional comparison within the Beitbridge sector unmasks an acute operational divergence between the Beitbridge Border Post (Customs) and the Beitbridge Town Office (Domestic Taxes), proving that local processing environments heavily dictate taxpayer sentiment.

The Border Post represents an automated bottleneck. Although it achieves strong scores in Digital Experience (77%) and Stakeholder Confidence (77%), it falls to a lower Overall Customer Satisfaction Index (CSI) of 68% and a weak Service Efficiency rating of 66%. This paradox indicates that while digital clearing portals are widely adopted, their operational benefits are completely neutralized on the ground by severe physical terminal delays, complex manual cargo checks, and high transactional friction (68% Customer Effort), which limits its Net Promoter Score (NPS) to 13.8.

Conversely, the Beitbridge Town Office serves as a high-touch, low-congestion service node. Despite recording a lower Digital Experience Index (70%) due to localized network drops, the branch leverages responsive, direct customer care to overcome these technical limitations. By providing clear compliance assistance to local taxpayers, it minimizes administrative friction, earning a superior 76% CSI, a 75% Integrity & Governance Score, and an NPS of 15.6.

Ultimately, these results demonstrate a critical strategic truth for ZIMRA leadership: digital portal rollouts cannot protect institutional reputation on their own. At the border, excellent digital capability is throttled by physical cargo delays, whereas at the town office, strong personal service delivery and efficient workflows successfully drive stakeholder trust despite weaker digital infrastructure.

Challenges Experienced by Taxpayers

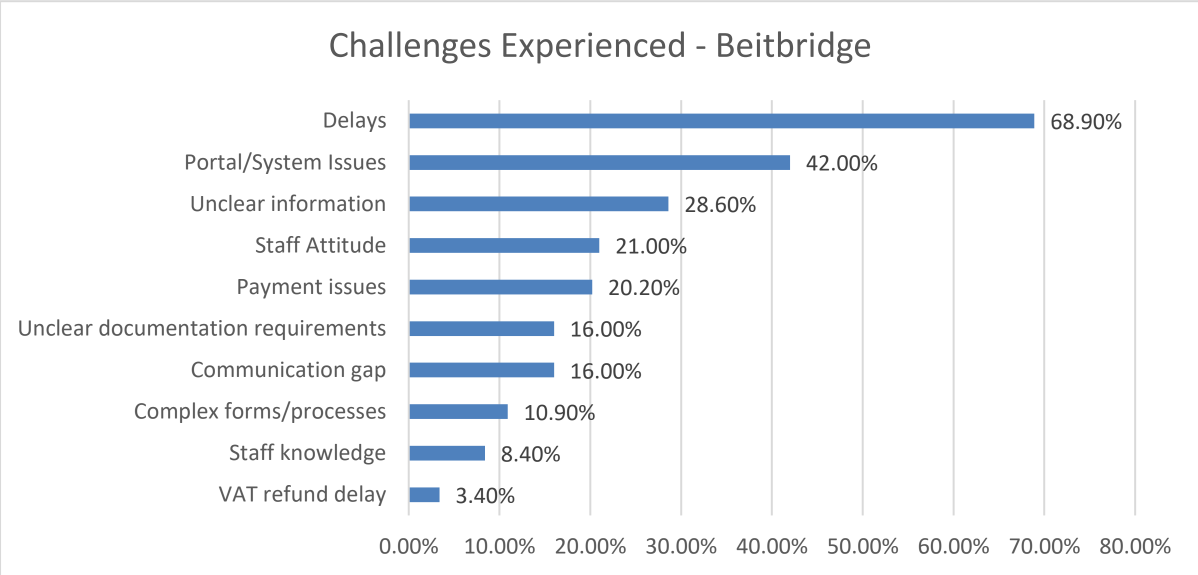


Figure 6: Challenges Experienced by Taxpayers

A localized evaluation of the challenges at the Beitbridge Border Post isolates an operational crisis dominated by catastrophic systemic congestion. Severe Operational Delays represent the absolute primary breakdown, crippling a critical 68.90% of all border users. This exceptional failure rate indicates that despite major physical infrastructure modernizations, the actual throughput of the port is severely bottlenecked. This gridlock is primarily triggered by a combination of centralized Portal and System Issues (42.00%) and Payment Integration lags (20.20%), which trap commercial cargo in physical holding yards while waiting for electronic financial clearances to sync.

Compounding these structural delays is a highly visible strain on human relations, with Staff Attitude complaints spiking to 21.00% and Unclear Information affecting 28.60% of respondents. Crucially, this friction is a direct consequence of operational stress rather than poor training, as Staff Knowledge gaps registered as a negligible issue at just 8.40%, and Complex Forms sat at a low 10.90%. This confirms that while the Beitbridge workforce is highly capable and technically proficient, the high-pressure environment created by continuous backlogs has severely exhausted frontline patience and compromised communication channels. Strategic interventions at Beitbridge must immediately prioritize the automation of real-time bank payment verification and the optimization of traffic flow management to clear the physical congestion dragging down the authority's reputation

Forbes Station Performance Metrics

Table 4: Forbes Station Performance Metrics

REP	Service Efficiency & Competence Index	Public Trust Index	Integrity & Governance Climate Index	Brand Strength / Reputation Proxy Index	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
68%	74%	70%	69%	62%	72%	85%	80%	67%	72%	6.1

An operational analysis of Forbes Border Post reveals a strategic paradox where high stakeholder confidence (85% Stakeholder Confidence Index) contrasts with severe transaction friction and a critical 67% Customer Effort Score. Despite a 72% overall satisfaction index, inefficient infrastructure results in low public trust (70%) and a trailing 62% brand strength rating, requiring urgent operational improvements. These findings indicate that stakeholders have absolute faith in ZIMRA's legal mandate, national authority, and collection legitimacy (85%). However, the physical process of clearing goods through this specific station is an absolute administrative nightmare (67%).

Challenges Experienced by Taxpayers

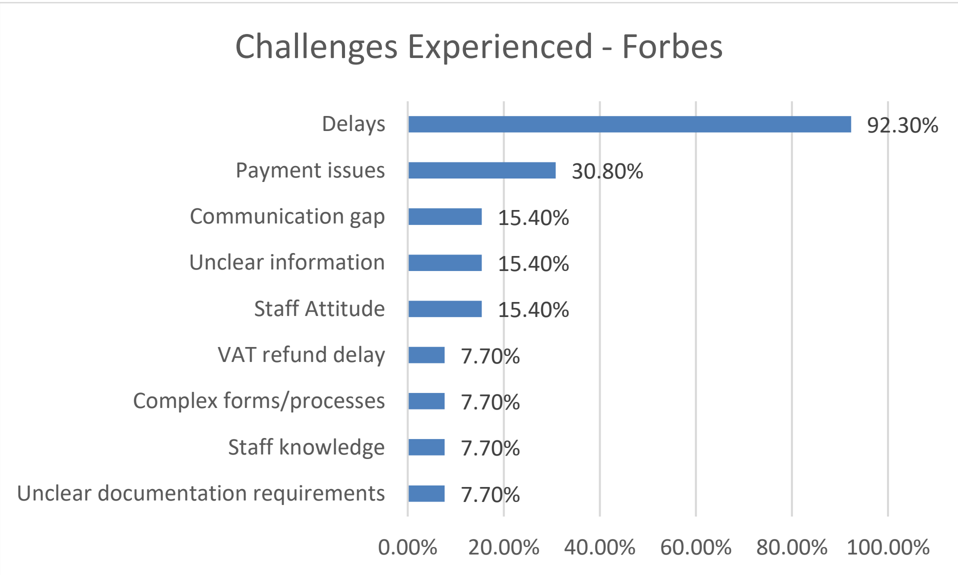


Figure 7: Challenges Experienced by Taxpayers

A localized assessment of the operational challenges at Forbes Border Post indicates that commercial financial processing and physical transit pressures are the primary sources of stakeholder friction. Payment and Ledger Verification issues stand out as the dominant operational bottleneck, impacting 30.80% of respondents. In the high-volume environment of the Beira Corridor, this significant deficit points to system integration delays between commercial banks and ZIMRA's accounting ledger, causing costly transit delays while cargo agents wait for payment confirmations to clear.

Conversely, the border demonstrates strong procedural and technical competency. Staff Knowledge gaps, Complex Forms, and Unclear Documentation requirements all registered remarkably low failure rates of just 7.70%. This confirms that both the workforce and the local clearing community are highly proficient with advanced systems like the Zimbabwe Electronic Single Window (ZESW). However, the physical strain of managing unprecedented freight volumes on constrained infrastructure has spilled over slightly into frontline dynamics, with Staff Attitude concerns, General Communication Gaps, and Unclear Information all resting at a moderate 15.40%. Interventions at Forbes must prioritize real-time, automated bank payment reconciliations to unlock the financial bottleneck holding back physical cargo throughput.

Region 1 Station Performance Metrics

Table 5: Region 1 Station Performance Metrics

CSI=75.4% NPS=10.5	REP	Service Efficiency & Competence Index	Public Trust Index	Integrity & Governance Climate	Brand Strength / Reputation Proxy	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
RGM Airport	73%	72%	72%	76%	73%	75%	72%	77%	72%	74%	14.7
Chinhoyi	68%	74%	67%	65%	64%	85%	85%	82%	80%	72%	0
Bindura	75%	75%	74%	75%	78%	87%	79%	79%	71%	75%	5.9
Chirundu	70%	74%	72%	71%	67%	74%	76%	75%	71%	71%	7.6
Marondera	77%	85%	79%	78%	69%	91%	90%	86%	83%	81%	48.5
Kurima Harare Port	73%	70%	72%	73%	71%	79%	79%	78%	78%	75%	11.3
Kurima House	74%	75%	75%	74%	70%	80%	80%	80%	78%	76%	2.6
Kanyemba Border Post	61%	65%	61%	64%	58%	80%	73%	62%	66%	64%	12
Kariba Border Post	76%	75%	77%	79%	73%	79%	80%	80%	80%	78%	8.4
Nyamapanda Border Post	70%	72%	69%	72%	65%	80%	75%	79%	71%	71%	6.7
BAK Storage	68%	69%	71%	67%	60%	60%	71%	70%	72%	69%	9.1
Belgravia Office	83%	88%	84%	84%	81%	79%	92%	89%	85%	84%	17.7

A comparative analysis of these twelve specialized service nodes exposes a deep-seated structural imbalance across the authority's frontline. While overall transaction completion remains stable—anchored by an 84% CSI at Belgravia and a 76% CSI at Kurima House—actual taxpayer advocacy collapses under operational strain. High-volume urban anchors suffer from severe transactional bottlenecks, dragging Kurima House down to an NPS of 2.6.

Concurrently, remote border gateways face severe infrastructure constraints, with Nyamapanda and Chirundu dropping to low Digital Experience scores of 65% and 67%, respectively.

The most critical strategic exposures, however, are found at the extremes: Marondera sets the national benchmark with a peak NPS of 48.5, proving the value of localized customer care, while BAK Storage collapses to a catastrophic 60% on the Stakeholder Confidence Index. This localized deficit reveals that while taxpayers respect ZIMRA's national authority, severe digital bottlenecks in Harare, connectivity failures at the borders, and auditing trust gaps inside bonded facilities are actively placing the authority's institutional reputation at risk.

Challenges Experienced by Taxpayers

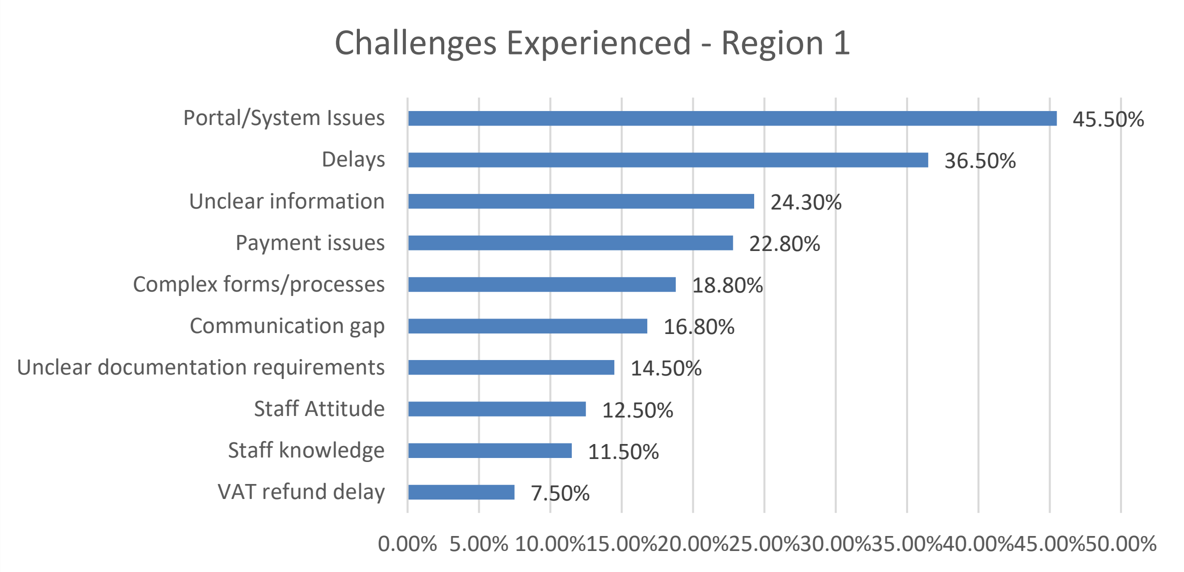


Figure 8: Challenges Experienced by Taxpayers

An evaluation of the challenges encountered by stakeholders in Region 1 isolates digital infrastructure and operational throughput as the dominant sources of systemic friction. Portal and System Issues represent the primary operational bottleneck, reported by 45.50% of respondents. This technical instability triggers an adverse domino effect across the administration, directly driving the severe Operational Delays noted by 36.50% of the sample. Additionally, integration deficits between financial institutions and the revenue authority's ledger account for a notable threshold of Payment Verification Issues (22.80%), creating friction regarding compliance tracking and real-time ledger updates.

Conversely, the data establishes that human capital remains an institutional asset within the region. Staff Attitude (12.50%) and Staff Knowledge gaps (11.50%) ranked as the least prevalent challenges faced by taxpayers. This proves that the underlying source of institutional friction is not behavioural or a consequence of poor frontline service execution, but is entirely structural, driven by platform architecture complexity (18.80%) and communication clarity gaps (24.30%) regarding modern digital workflows. Strategic efforts in Region 1 must shift away from general staff customer-service training and focus strictly on server optimization, automated ledger reconciliation, and simplified user experience documentation

Distribution of Region 1 Taxpayer Operational Challenges

Table 6: Distribution of Region 1 Taxpayer Operational Challenges

REGION 1	DELAYS	COMMUNICATION	SYSTEM ISSUES	UNCLEAR INFORMATION	DOCUMENTATION REQUIREMENTS	STAFF ATTITUDE	STAFF KNOWLEDGE	COMPLEX FORMS / PROCESSES	PAYMENT ISSUES	VAT REFUND DELAY
BAK STORAGE	6%	12%	0%	18%	12%	6%	6%	24%	18%	0%
BELGRAVIA OFFICE	5%	11%	27%	14%	11%	0%	0%	5%	22%	5%
BINDURA	28%	1%	18%	9%	6%	6%	7%	6%	18%	1%

CHINHOYI	18%	12%	18%	12%	12%	12%	6%	6%	6%	0%
CHIRUNDU	23%	7%	11%	12%	10%	10%	3%	10%	15%	0%
KANYEMBA BORDER POST	11%	7%	9%	11%	13%	6%	9%	17%	13%	4%
KARIBA BORDER POST	12%	5%	26%	7%	7%	14%	9%	7%	14%	0%
KURIMA HARARE PORT	12%	6%	33%	14%	14%	0%	0%	12%	6%	6%
KURIMA HOUSE	17%	10%	27%	13%	4%	5%	5%	8%	6%	6%
MARONDERA	6%	17%	39%	0%	6%	6%	0%	11%	11%	6%
NYAMAPANDA BORDER POST	20%	0%	7%	20%	0%	7%	27%	7%	13%	0%
RGM AIRPORT	20%	13%	7%	7%	7%	20%	10%	7%	10%	0%

Region 1 operations suffer from intense digital portal downtime at centralized administrative hubs, led by Marondera (39% system issues) and Kurima Harare Port (33% system issues). Conversely, high-volume transit nodes face structural clearance backlogs, peaking at Bindura (28% delays) and Chirundu (23% delays). This is further complicated by severe soft-infrastructure deficiencies, including a 27% lack of staff knowledge at Nyamapanda and a 20% staff attitude friction rate at RGM Airport, showing a clear need for combined system updates and staff retraining.

Region 2 Station Performance Metrics

Table 7: Region 2 Station Performance Metrics

	REP	Service Efficiency & Competence Index	Public Trust Index	Integrity & Governance Climate	Brand Strength / Reputation Proxy	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
Plumtree	65%	59%	67%	66%	62%	80%	66%	71%	67%	66%	7.4
Victoria Falls Town Office	78%	81%	79%	77%	76%	84%	84%	83%	84%	80%	18.4
Hwange	68%	77%	69%	68%	65%	72%	80%	77%	69%	70%	12
Gwanda	80%	76%	78%	80%	82%	90%	81%	82%	80%	80%	0
Mhlahlandlela	70%	71%	71%	70%	65%	81%	77%	76%	76%	72%	3.2
Kazungula Border Post	60%	65%	65%	61%	60%	80%	68%	74%	58%	64%	4.6
Mphoengs Border Post	69%	72%	66%	69%	60%	40%	80%	80%	76%	70%	20
Pandamatenga Border Post	88%	80%	88%	88%	88%	95%	80%	82%	88%	88%	25
Maitengwe Border Post	64%	64%	63%	65%	59%	67%	74%	69%	72%	67%	13.3
Victoria Falls Border Post	87%	86%	84%	86%	84%	93%	91%	89%	81%	85%	18.7
Bulawayo Port	76%	78%	77%	72%	75%	78%	81%	76%	78%	77%	3.9
J Nkomo Airport	87%	87%	88%	90%	80%	90%	96%	94%	95%	90%	26.7

A granular evaluation of ZIMRA's performance metrics across Region 2 unmasks an acute operational divide separating agile, modernised border channels from high-stress commercial gateways and urban administrative offices. While the Overall Customer Satisfaction Index (CSI) spans a broad spectrum from 64% to 88%, the Net Promoter Score (NPS) serves as the ultimate indicator of underlying systemic stress. This dataset exposes a clear operational divergence between highly successful tourist and specialized commercial crossings, and under-equipped boundary points burdened by infrastructure deficits.

The High-Performance Benchmarks: Pandamatenga and Victoria Falls Corridor
The Pandamatenga Border Post and the Victoria Falls Border Post emerge as the authority's premier national models of operational excellence. Pandamatenga anchors the entire cluster, posting an exceptional 88% CSI, 88% Service Efficiency, and 95% Stakeholder Confidence, alongside a strong NPS of 25.0. This balanced data portrait reflects a well-integrated local layout where electronic workflows fully support rapid physical clearance. Concurrently, the Victoria Falls Border Post delivers robust results, registering an 85% CSI, 87% Service Efficiency, and the highest Public Trust Index in the region at 86%, generating a solid NPS of 18.7. Crucially, the Victoria Falls Town Office (80% CSI | 18.4 NPS) mirrors this strong regional baseline. This operational alignment across the Victoria Falls corridor demonstrates that when digital platforms are stable (84% Digital Experience), accessible layouts (91% Access & Inclusion) translate directly into sustained brand advocacy and public transparency.

In contrast, inland domestic tax centres exhibit severe transactional restrictions. The Mhlahlandlela office in Bulawayo records a satisfactory 72% CSI and an 81% Stakeholder Confidence Index, yet collapses to a critically low NPS of 3.2. This sharp variance proves that while urban taxpayers recognize the authority's administrative legitimacy, high user congestion during peak month-end return periods creates long queues that crush customer goodwill.
This emotional friction takes a different form at the Gwanda office, which presents a profound anomaly: it scores an excellent 80% across CSI, Public Trust, and Brand Strength, yet returns a completely flat NPS of 0.0. This indicates an environment of deep emotional indifference; taxpayers find the station highly accessible (81% Access) and technically functional (82% Digital Experience), but a lack of localized relationship management prevents transactional efficiency from generating actual brand warmth.

Critical structural risk remains heavily concentrated at the primary western ports of entry. Kazungula Border Post marks a major operational chokepoint, sinking to a 64% CSI, a trailing 60% Service Efficiency Index, and an absolute country-wide low Customer Effort Score of 58%. Similarly, Plumtree logs a weak 66% CSI and drops to a regional low Public Trust Index of 59%. Both gateways suffer from parallel infrastructure limitations, logging depressed Digital Experience scores of 60% and 62%, respectively. This statistical trend unmasks an ongoing automation paradox: persistent network connectivity drops at these key borders throttle central TaRMS automated clearance tracks, forcing officials onto slow manual auditing tracks that delay commercial transport. This friction is also evident at Maitengwe Border Post (67% CSI | 13.3 NPS), where inadequate station setups pull down Digital Experience to 59%.

Mphoengs Border Post represents a severe governance vulnerability. The outpost achieves a satisfactory 70% CSI and a surprising NPS of 20.0, but suffers a catastrophic collapse in the Stakeholder Confidence Index, dropping to an absolute national low of 40%. This critical deficit mirrors trends seen at private bonded facilities like BAK Storage. It proves that while local travellers find the station physically passable, commercial clearing agents completely distrust the station's regulatory audit tracking, staff competence, and valuation transparency, leaving ZIMRA exposed to significant compliance risks.

Challenges Experienced by Taxpayers

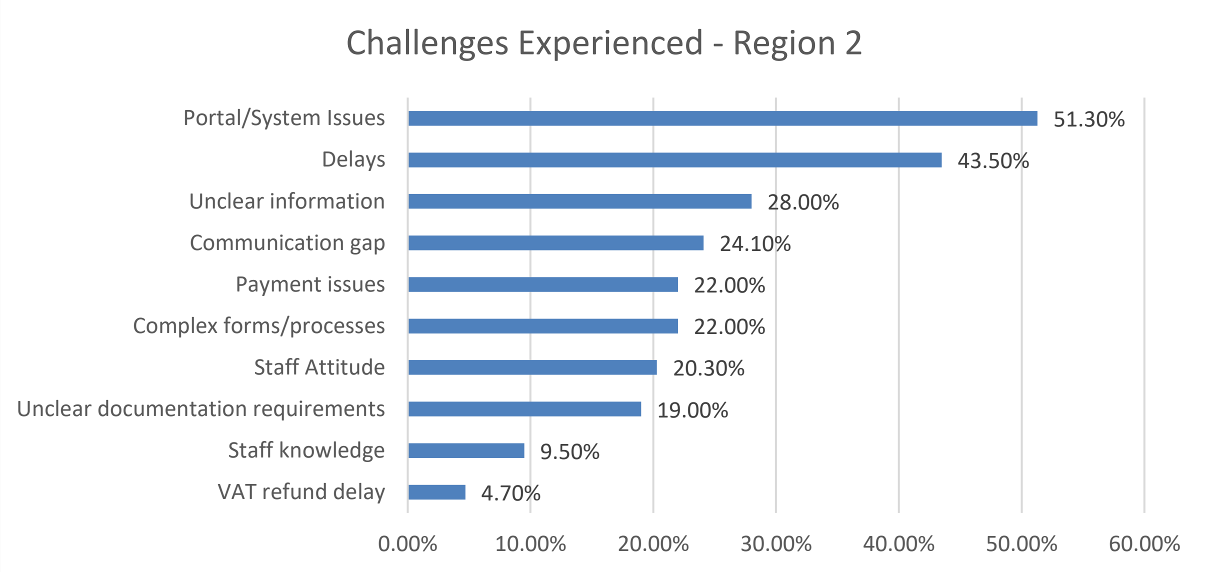


Figure 9: Challenges Experience by Taxpayers

The survey data shows that taxpayers face the exact same structural bottleneck across both regions: failing digital systems and subsequent operational delays. Portal and System Issues are the single greatest problem, affecting 45.50% of users in Region 1 and over half (51.30%) in Region 2. These system crashes force taxpayers out of online portals and into long physical queues, driving up Operational Delays (36.50% in Region 1; 43.50% in Region 2).

Staff Knowledge gaps scored the lowest failure rate, proving that employees are highly trained and competent. Staff Attitude complaints at 20.30% confirms that while the staff are technically smart, the frustration of working with broken IT systems and dealing with delayed clients has visibly exhausted frontline patience. To fix this, ZIMRA must focus on fixing its servers and clarifying its communication guides, rather than retraining its staff.

Distribution of Region 2 Taxpayer Operational Challenges

Table 8: Distribution of Region 2 Taxpayer Operational Challenges

REGION 2	DELAYS	COMMUNICATION	SYSTEM ISSUES	UNCLEAR INFORMATION	DOCUMENTATION REQUIREMENTS	STAFF ATTITUDE	STAFF KNOWLEDGE	COMPLEX FORMS / PROCESSES	PAYMENT ISSUES	VAT REFUND DELAY
BULAWAYO PORT	11%	11%	42%	13%	0%	4%	0%	4%	11%	2%
GWANDA	20%	0%	20%	20%	0%	20%	0%	20%	0%	0%
HWANGE	9%	9%	18%	16%	5%	9%	5%	16%	11%	2%
J NKOMO AIRPORT	33%	0%	38%	5%	5%	0%	0%	10%	10%	0%
KAZUNGULA BORDER POST	23%	6%	8%	14%	14%	8%	2%	12%	14%	2%
MAITENGWE BORDER POST	36%	0%	33%	9%	9%	0%	0%	6%	6%	0%

MHLAHLANDLELA	15%	17%	20%	5%	4%	13%	7%	11%	7%	1%
MPHOENGS BORDER POST	47%	7%	20%	7%	7%	7%	0%	0%	7%	0%
PANDAMATENGA BORDER POST	16%	11%	14%	14%	14%	16%	11%	3%	3%	0%
PLUMTREE	25%	5%	21%	8%	8%	10%	2%	6%	16%	0%
VICTORIA FALLS BORDER POST	14%	13%	13%	18%	13%	6%	6%	10%	5%	3%
VICTORIA FALLS TOWN OFFICE	14%	13%	21%	14%	9%	7%	3%	11%	3%	5%

Region 2 operations are sharply divided between digital and physical failures. High-volume urban hubs are severely throttled by digital portal instability, led by Bulawayo Port (42% system issues) and J Nkomo Airport (38% system issues). Conversely, outlying checkpoints are restricted by heavy physical transit delays, peaking at Mphoengs (47% delays) and Maitengwe (36% delays). Compounded by administrative information gaps in tourist zones like Victoria Falls (18% unclear information) and localized staff attitude concerns at Gwanda (20%), the region requires a dual strategy prioritizing IT stabilization alongside border infrastructure reforms.

Region 3 Station Performance Metrics

Table 9: Region 3 Station Performance Metrics

	REP	Service Efficiency & Competence	Public Trust Index	Integrity & Governance	Brand Strength / Reputation Proxy	Digital Experience Index	Stakeholder Confidence Index	Access & Inclusion Index	Customer Effort Score	CSI	NPS
Rutenga	73%	69%	72%	72%	77%	73%	74%	75%	78%	74%	8.4
Mutare	75%	79%	75%	75%	75%	82%	81%	78%	77%	77%	9.1
Rusape	81%	80%	80%	80%	82%	84%	78%	82%	85%	81%	23.5
Chipinge	82%	78%	83%	80%	82%	80%	83%	83%	81%	82%	25.8
Masvingo	72%	74%	72%	70%	70%	79%	77%	80%	77%	73%	11.6
Gweru	77%	71%	78%	78%	76%	76%	84%	79%	80%	78%	18.2
Kwekwe	76%	79%	77%	76%	75%	76%	80%	80%	79%	77%	23.8
Chiredzi	79%	76%	81%	76%	82%	78%	83%	80%	78%	79%	16.1
Kadoma	71%	76%	69%	72%	70%	79%	79%	75%	76%	74%	14.3
Sango Border Post	67%	73%	64%	67%	64%	69%	70%	73%	73%	69%	11.1
Mt Selinda Border Post	80%	73%	80%	80%	76%	80%	85%	84%	76%	80%	33.3

A granular evaluation of Region 3 performance metrics unmasks a clear operational divide separating high-performing provincial and district outposts from strained industrial hubs and transit border nodes. The Mt Selinda Border Post emerges as the cluster's clear benchmark for stakeholder advocacy, leading with a peak NPS of 33.3 and an exceptional Access & Inclusion rating of 85%. This high user satisfaction is mirrored at Chipinge (82% CSI | 25.8 NPS) and Rusape (81% CSI | 23.5 NPS), proving that where transaction bottlenecks are low, clear protocols (83% to 84% Stakeholder Confidence) successfully foster a positive institutional image.

Conversely, mid-tier industrial and administrative offices exhibit a clear transactional ceiling. Gweru and Kwekwe log stable, matching customer effort baselines (79% and 80%), yet their modest advocacy ratings (18.2 and 23.8 NPS) reflect ongoing system friction during peak filing cycles.

The most critical strategic exposures remain concentrated at transit chokepoints and legacy hubs. Sango Border Post registers the lowest baseline in the dataset, collapsing to a 69% CSI and a regional low Public Trust Index of 64%, driven by low network infrastructure adoption (69% Digital Experience). This operational drag is also evident at Masvingo, which sinks to a 73% CSI and a trailing 70% Brand Strength Proxy, and Kadoma, which falls to a weak 69% Public Trust Index.

Ultimately, these findings reveal that while digital portal deployments are uniform across the region, localized processing delays at Sango and administrative bottlenecks in Masvingo prevent transactional success from converting into genuine brand loyalty. To protect this vital economic network, leadership must immediately prioritize network infrastructure upgrades at Sango and roll out automated queue management tools at Masvingo.

Challenges Experienced by Taxpayers in Region 3

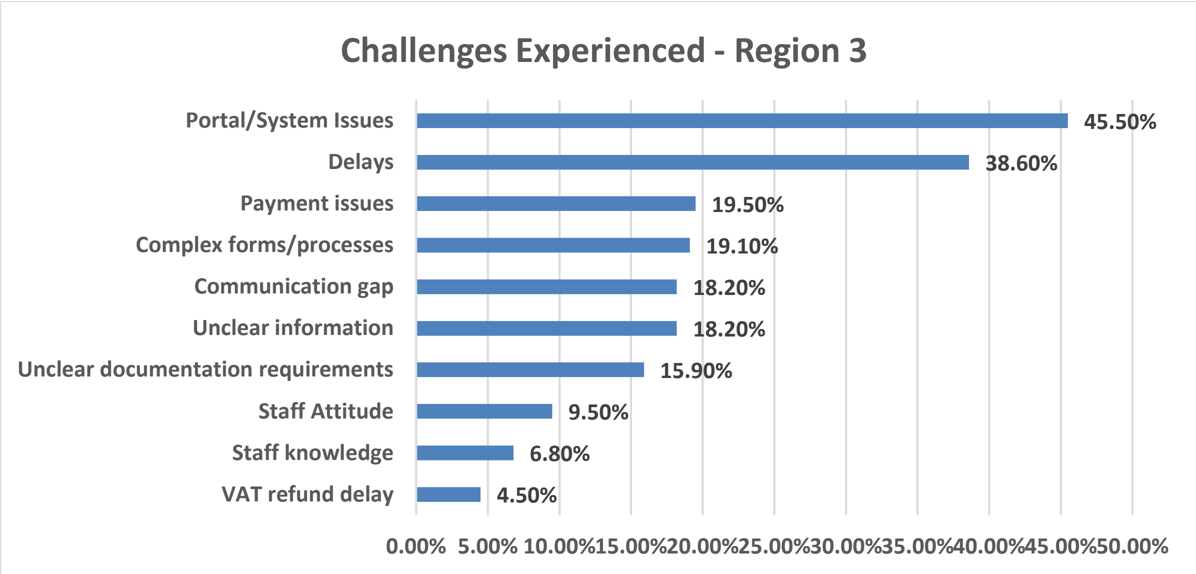


Figure 10: Challenges Experienced by Taxpayers

A localized assessment of the reported challenges within Region 3 isolates a highly optimized service environment that is currently constrained only by centralized technical infrastructure limits. Portal and System Issues represent the primary operational bottleneck, affecting 45.50% of regional respondents. While this technological instability reflects nationwide server constraints, the downstream administrative friction typically experienced by taxpayers is heavily cushioned in Region 3 by superior human capital performance.

Distribution of Region 3 Taxpayer Operational Challenges

Table 10: Distribution of Region 3 Taxpayer Operational Challenges

REGION 2	DELAYS	COMMUNICATION	SYSTEM ISSUES	UNCLEAR INFORMATION	DOCUMENTATION REQUIREMENTS	STAFF ATTITUDE	STAFF KNOWLEDGE	COMPLEX FORMS / PROCESSES	PAYMENT ISSUES	VAT REFUND DELAY
Chipinge	43%	29%	71%	14%	0%	14%	29%	14%	29%	14%
Chiredzi	26%	30%	65%	17%	17%	4%	4%	26%	22%	13%
Gweru	51%	19%	46%	30%	30%	5%	3%	25%	6%	0%
Kadoma	15%	15%	69%	23%	8%	8%	8%	23%	15%	8%
Kwekwe	33%	0%	47%	13%	7%	0%	0%	7%	20%	7%
Masvingo	28%	28%	33%	14%	17%	19%	14%	19%	33%	6%
Mt Selinda	45%	0%	0%	0%	0%	8%	0%	0%	23%	0%
Mutare	35%	19%	62%	12%	12%	12%	8%	12%	19%	4%
Rusape	43%	0%	43%	0%	0%	7%	0%	14%	21%	7%
Rutenga	50%	8%	8%	17%	8%	0%	8%	17%	25%	0%
Sango Border	44%	11%	0%	11%	0%	22%	11%	11%	22%	0%
Chipinge	43%	29%	71%	14%	0%	14%	29%	14%	29%	14%

The results show that Region 3 operations are severely paralyzed by critical digital portal outages, led by Chipinge (71% system issues) and Kadoma (69% system issues). Conversely, physical clearance delays cripple inland hubs and remote corridors like Gweru (51% delays) and Rutenga (50% delays). When combined with intense administrative compliance barriers in Gweru (30% unclear information) and clear frontline staff service gaps at Sango Border Post (22% staff attitude), Region 3 requires an immediate technology overhaul alongside a deep simplification of customs clearance requirements.

STRATEGIC ACTION FRAMEWORK: THE REFORM PRIORITY INDEX

To translate taxpayer feedback into concrete administrative action, ZIMRA's leadership must look beyond raw complaint volumes. This report applies a structured Reform Priority Index (RPI) to guide resource allocation.

		Responses		Percent of Cases
		N	Percent	
Challenges[a]	Delays	468	19.2%	41.8%
	Portal/System Issues	518	21.2%	46.3%
	Staff Attitude	172	7.1%	15.4%
	Unclear information	278	11.4%	24.8%
	Communication gap	218	8.9%	19.5%

	Unclear documentation requirements	178	7.3%	15.9%
	Staff knowledge	113	4.6%	10.1%
	Complex forms/processes	199	8.2%	17.8%
	Payment issues	223	9.1%	19.9%
	VAT refund delay	71	2.9%	6.3%
Total		2438	100.0%	217.9%
a. Dichotomy group tabulated at value 1.				

The RPI balances Taxpayer Urgency (the Percent of Cases column from the SPSS multiple-response survey output) against Internal Implementation Feasibility (scored from 1 to 5, where 1 is highly complex/costly and 5 is quick/inexpensive to fix).

The index scores below are calculated using the formula:

$$\textbf{RPI} = \frac{\textbf{(Percent of Cases)}}{\textbf{100}} \textbf{ X Operational Feasibility Score (1-5)}$$

Table 11: The Reform Priority Index

Rank	Identified Taxpayer Challenge	Percent of Cases (%)	Feasibility Score (1–5)	Reform Priority Index Score	Strategic Category
1	Portal/System Issues	46.3%	3	1.389	Top Priority Focus
2	Unclear Information	24.8%	5	1.240	Quick Win
3	Delays	41.8%	2	0.836	Long-Term Structural
4	Payment Issues	19.9%	4	0.796	Tactical Upgrade
5	Unclear Documentation Requirements	15.9%	5	0.795	Quick Win
6	Communication Gap	19.5%	4	0.780	Tactical Upgrade
7	Staff Attitude	15.4%	3	0.462	Culture Shift
8	Complex Forms/Processes	17.8%	2	0.356	Long-Term Structural
9	Staff Knowledge	10.1%	3	0.303	Training Capacity
10	VAT Refund Delay	6.3%	1	0.063	Defer / Policy Level

Framework Justification

Analysis of the quantitative multiple response dataset indicates that while Delays (41.8% of cases) and Portal/System Issues (46.3% of cases) represent the dual core frustrations of ZIMRA clients, they require vastly different strategic paths.

When weighted using the Reform Priority Index, Portal/System Issues secures the highest operational rank (1.389) due to the high availability of scalable technical interventions for the TaRMS ecosystem. Crucially, the index isolates Unclear Information as a secondary immediate focus area (1.240). Because informational updates carry a maximum feasibility score of 5, public relations and digital documentation clear-ups should be initiated as immediate, low-cost victories while long-term physical process re-engineering is planned for station bottlenecks.

Reform Priority / Improvement Insight Matrix

The following matrix ranks the open-ended taxpayer grievances to help leadership prioritize interventions based on the severity of the complaint and the ease of fixing it.

Strategic Improvements & Governance

Final aggregated scores for: "What one improvement would most enhance your confidence in ZIMRA?"

Table 12: The Reform Priority/Insight Improvement Matrix

Code	Primary Theme	Core Strategic Demands	Combined Share
201	**Integrity & Anti-Corruption**	Pervasive bribery at Beitbridge/Plumtree; calls for employee asset/lifestyle audits; nepotistic/political hiring; duplication of stop-and-searches with ZACC/ZRP on highways.	**27.8%**
202	**TaRMS Portal Stability & Systems**	Server crashes during month-end; broken OTP generation; missing individual tax head ledgers/bank statement views; arbitrary 2,000-character limits on electronic objections.	**23.5%**
203	**Policy & Enforcement Fairness**	Traumatizing goods seizures from transporters bypassing actual owners; 130% vehicle import duties driving smuggling; burning/destroying seized property; arbitrary "duty top-ups" after official clearance.	**19.1%**
204	**Financial & SME/NGO Relief**	Inflexible debt payment structures; high bank transfer fees; punishing non-operational new NGOs with automated penalties; demands for flat-rate $100/year micro-SME categories with zero forms.	**15.3%**
205	**Communication & Education**	Inaccessible online-only webinars; demand for in-person workshops; system guidance locked in English instead of Shona/Ndebele; hiding calculation formulas.	**14.3%**

The qualitative open-ended analysis changes how we view ZIMRA's quantitative compliance achievements. While digital rollout targets are being met on paper, a combined **51.3% of all taxpayer comments** focus heavily on systemic corruption (27.8%) and TaRMS portal instability (23.5%). This confirms that structural reform must focus on two immediate tracks: cleaning up frontline border operations and optimizing database reliability. Concurrently, addressing policy inconsistencies regarding asset seizures and launching localized, multilingual taxpayer education drives will provide low-cost strategic victories that protect the revenue base and improve institutional reputation.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Digital Platform Instability & System Rigidities (TaRMS)

- **Chronic System Downtime:** The central Tax Administration and Revenue Management System (TaRMS) portal frequently crash or experience severe network congestion, particularly during high-pressure month-end and year-end deadlines.

- **Severe Account Friction:** The system routinely boots users out while logging in. Furthermore, artificial technical constraints—such as a rigid 2,000-character cap on case management windows and the inability to upload PDF objections—restrict taxpayers from properly articulating legal and financial facts.
- **Delayed Banking Reflection:** Online payments take days to reflect in internal ZIMRA ledgers. Taxpayers heavily criticize the lack of direct integration with mobile money services (EcoCash, OneMoney, InnBucks) or bank-linked auto-deductions, which forces clients to leave their homes to physically visit banks just to finalize a "digital" transaction.
- **Asymmetric Data Architecture:** Systems fail to show individual tax heads in a clean, bank-statement style ledger view that displays real-time balances, payments, and billings, making tracking a blind exercise for the client.

Operational Redundancy & Lack of Border Finality

- **Redundant Highway Interceptions:** Transporters, cross-border traders (*omalayitsha*), and travellers face extreme disruption when external law enforcement agencies (ZRP) or secondary checking bodies (ZACC) set up roadside roadblocks to redo full customs and luggage searches on open highways *after* those vehicles have already legally cleared a primary port of entry (e.g., Beitbridge, Nyamapanda, Sango).
- **"Window-Shuffling" Bureaucracy:** Rather than operating as a streamlined one-stop shop, clients are bounced back and forth across a maze of disconnected physical windows, counters, and desks (such as moving between standard clearance desks to CID or separate finance stands) to resolve a single query.
- **Internal Departmental Silos:** Internal ZIMRA departments fail to communicate or share data. Taxpayers are routinely harassed by different units requesting the exact same documentation that has already been officially lodged in the TaRMS portal.

Unilateral Policy Changes & The "Trap-and-Penalize" Culture

- **Surprise Regulations & Hidden Taxes:** Tax bands, duty rates, and invoice templates are abruptly altered or introduced overnight without prior public consultation or stakeholder engagement, causing businesses to discover new rules *only when being penalized* at the counter.
- **Retroactive "Duty Top-Ups":** Clients experience severe legal and financial forecasting risks when a vehicle or cargo shipment is officially cleared, released, and later brought back or tracked down for additional duty payments due to internal officer mis-valuations.
- **Withheld Guidance:** Clients widely report that ZIMRA operates on an adversarial "guilty until proven innocent" framework where guidelines are deliberately kept vague, watching clients make mistakes only to issue penalty threats and freeze accounts via immediate garnish orders before communication is sent.

Perceived Inequity, Corruption & Abuse of Office

- **The Registered Trader Disadvantage:** Compliant, registered corporate entities and SMEs feel targeted with heavy interest and penalties, while informal traders operate freely without paying tax due to political power. There is a profound public demand for visible tax equity, requiring public and politically affiliated figures to openly declare their tax returns.
- **Frontline Corruption & Shifting Standards:** Widespread grievances persist regarding officers soliciting bribes, taking shortcuts, and intentionally inflating import or vehicle valuation guidelines based entirely on shift changes or arbitrary personal metrics.
- **Radical Seizure Policies:** Heavy public resentment exists over the aggressive confiscation and immediate physical destruction (burning) of citizens' and traders' hard-earned goods, rather than utilizing reasonable, bearable penalty fines or safe warehouse storage options.
- **Downtown Local Receipt Rejection:** Frontline compliance officers frequently reject legitimate local purchase receipts from "downtown" traders under the blanket assumption that they are smugglers, forcing local businesses to falsely claim they imported the goods.

Understaffing, Worker Fatigue & Poor Customer Care

- **Severe Counter Bottlenecks:** Long queues are a persistent issue at major stations (especially Harare and Beitbridge). Clients routinely wait days to clear a single issue or more than two months for basic car rebate verifications due to extreme staff shortages at cash and inspection offices.
- **Aggressive Staff Attitude:** Frontline understaffing leads to worker fatigue, which manifests as rough, arrogant, and rude interactions. Staff routinely criminalize unknowledgeable taxpayers rather than using plain, jargon-free language or providing service guidelines in all 16 official national languages.
- **The Unanswered Communication Loop:** Branch landlines are practically never answered, emails go ignored past the 24-hour mark, and contact centre kiosks feature massive queues due to a total lack of automated call-back or dedicated client liaison WhatsApp routing channels.

Physical Infrastructure & Access Deficits

- **Cramped and Isolated Offices:** Many decentralized or satellite stations (such as Marondera or Rutenga) are physically too small, cramped, or isolated far outside central business districts, severely limiting accessibility.
- **Broken Basic Amenities:** High-rise central offices routinely lack basic customer facilities, featuring broken elevators, worn-out window blades on high floors, a lack of public seating, and an absolute absence of clean public restrooms for waiting drivers and passengers.
- **Roadside Truck Gridlock:** Border ports lack adequate commercial parking bays, forcing heavy haulage transit trucks to park along narrow highway roadsides, blocking general traffic and stalling local trade.

The SME Administrative Overload

- **Complex, Prohibitive Bureaucracy:** Small and growing businesses lack full internal financial or legal teams to handle multi-page forms, continuous complex audits, and rigid tax filings. This heavy paperwork active deters informal players from transitioning into the formal economy.
- **Lack of Early Fiscalisation:** ZIMRA blocks growing micro-enterprises from being fiscalised until they hit high VAT thresholds, meaning small businesses are locked out of big corporate contracts because larger buyers demand fiscalised suppliers.

Recommendations for Consideration

Digital Platform Instability & System Rigidities (TaRMS)

- **Upgrade Core Server Infrastructure:** Stabilize the digital system backbone and configure automatic offline localized server backups to prevent disruptions and ensure continuous processing during month-end outages.
- **Remove Portal Form Limits:** Expand case management text fields from a 2,000 to a 6,000-character limit and allow automated PDF uploads so taxpayers can properly articulate complex legal or financial facts.
- **Integrate Mobile Money API Outlets:** Establish direct, agent-free online integrations on the TaRMS portal for mobile payment platforms (EcoCash, InnBucks, OneMoney) and allow automated bank-linked wallet deductions.
- **Deploy a Transparent Statement Ledger:** Redesign the portal dashboard to feature a clear, bank-statement style ledger view for all individual tax heads, showing real-time balances, payments, and billings.
- **Launch Automated Progress Trackers:** Integrate a public, digital live-tracker for high-friction workflows (such as VAT refunds or audit tracking) to eliminate systemic communication silence.

Operational Redundancy & Lack of Border Finality

- **Enforce Absolute Border Finality:** Legally mandate that a clearance at a primary port of entry is final. Stop external security forces (ZRP, ZACC) from executing redundant, duplicate cargo or baggage searches on open highways.
- **Implement One-Stop Counter Architecture:** Structural remodel offices into a "one officer, one case" window format, eliminating the practice of shuffling clients across multiple floors and desks for a single query.
- **Unify Internal Database Ledgers:** Merge cross-departmental filing systems so that different ZIMRA units automatically access documents already submitted in TaRMS, ending duplicate information requests.
- **Deploy Inter-Agency Specialists:** Ensure that highway inspections of commercial food items are conducted strictly alongside Environmental Health Technicians from the Ministry of Health to avoid illegal or unscientific cargo seizures.

Unilateral Policy Changes & The "Trap-and-Penalize" Culture

- **Enforce Statutory Notice Periods:** Establish a mandatory 30-day public notice and stakeholder consultation window before implementing any new tax regulation, tax band, or invoice template change.
- **Guarantee Valuation Finality:** Ban retroactive post-clearance "duty top-ups" on released vehicles and cargo. Once an officer formally calculates and accepts a duty payment, that transaction must be legally final.
- **Launch Proactive Warning Systems:** Shift from a penalty-driven model to a proactive communication model by deploying automated text alerts (SMS/WhatsApp) notifying clients of deadlines 5 to 10 days in advance of any penalty enforcement.
- **Publish Clear Multilingual Manuals:** Translate simplified, jargon-free compliance guidelines into all 16 official national languages and display predictable Lookup Tariff Boards prominently at every port.

Perceived Inequity, Corruption & Abuse of Office

- **Mandate Public Office Tax Disclosures:** Introduce a legal framework requiring all public figures and politically exposed persons to declare their annual tax returns to rebuild institutional trust and equity.
- **Eradicate Manual Valuation Loopholes:** Fully automate vehicle and cargo valuation matrices using standardized software to eliminate shift-change price fluctuations and curb bribery.
- **Establish Anonymous Whistleblowing Channels:** Deploy highly visible, independent, and secure anonymous complaint tools specifically for reporting officer misconduct and extortion.
- **Abolish Property Burning Policies:** Replace the punitive destruction of goods with bearable, standard penalty fines and ensure all confiscated cargo is documented and securely stored in guarded facilities.
- **Standardize Local Purchase Recognition:** Instruct compliance officers to accept verified "downtown" local receipts to support local supply chains and stop forcing clients into false import declarations.

Understaffing, Worker Fatigue and Poor Customer Care

- **Deploy Seasonal Triage Staff:** Increase the headcount of tellers and inspection officers at high-volume stations (Harare, Beitbridge) during peak periods like July and December to reduce queue wait times.
- **Extend Peak-Season Operating Hours:** Dynamically extend counter operating hours during peak tax season deadlines to ease physical building congestion and reduce work pressure on fatigued staff.
- **Execute Rigorous Customer Care Training:** Mandate professional PR, customer care, and ethics courses for frontline staff to shift counter attitudes away from aggression towards polite, helpful engagement.

- **Automate Communication Helplines:** Overhaul the communication department by replacing unanswered landlines with a dedicated client liaison WhatsApp routing channel and an automated phone call-back system.

Physical Infrastructure & Access Deficits

- **Decentralize to Commercial CBDs:** Relocate cramped, isolated suburban offices to accessible, spacious branches situated within city central business districts.
- **Repair Broken Operational Amenities:** Prioritize the immediate repair and routine maintenance of basic facilities, including high-rise office elevators, client seating areas, and ventilation components.
- **Construct Dedicated Public Restrooms:** Build clean, accessible restroom facilities at all commercial border posts specifically for transit drivers, cross-border traders, and traveling passengers.
- **Expand Commercial Parking Bays:** Build spacious truck stop areas at border ports to remove large haulage trucks from narrow roadsides, eliminating dangerous traffic blockages.

The SME Administrative Overload

- **Introduce Flat-Bracket SME Tax Tiers:** Create a single, simplified flat-tier presumptive tax (e.g., $100 per year split into monthly instalments for informal and micro-businesses to remove complex form requirements.
- **Launch an Early-Fiscalisation Pipeline:** Allow small scale traders to utilize ZIMRA fiscal electronic systems *before* hitting high corporate VAT registration thresholds, enabling them to safely bid for contracts with large corporate buyers.
- **Provide Dedicated Corporate Relationship Managers:** Assign dedicated portfolio officers or liaison desks specifically to guide growing small businesses and handle corporate ledger queries smoothly.