Client Satisfaction Survey Report 2020

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For:

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CHAPTER ONE: BACKGROUND

Introduction

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

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

ZIMRA's mandate is to: -

1. Collect revenue. The following are some of the revenue heads which are administered by ZIMRA:

- Customs Duty – levied on imported goods in terms of the Customs and Excise Act [Chapter 23:02]
- Value Added Tax (VAT) - levied on consumption of goods and services
- Excise Duty - levied on specified locally manufactured goods
- Income Tax - levied on income earned from trade
- Pay As You Earn (PAYE)- levied on income earned from employment
- Presumptive Taxes- it's a concept of taxation according to which Income Tax is based on average income instead of actual income
- Mining Royalties - charged in terms of the Mines and Minerals Act (Chapter 21:05)
- Capital Gains Tax (CGT) – levied on sale of immovable properties and marketable securities
- Surtax – levied on imported vehicles older than five years

2. Facilitate trade and travel. This is achieved by ensuring smooth movement of goods and people through inland and border ports of entry/exit.

3. Advise Government on fiscal and economic matters. This includes revenue forecasting, participation in national budget process and revision of Acts.

4. Protect civil society. ZIMRA's operations also include curbing smuggling and any forms of international trade crime as well as to enforce import, export and exchange controls. Most of these controls are meant to protect the consumer against dangerous and harmful drugs, hazardous substances, expired drugs, pornographic, objectionable or undesirable materials, and harmful substances.

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

In an effort to fulfil its mandate of mobilizing more resources for government development programs, ZIMRA plays the crucial role of raising taxpayers' awareness about their tax obligations, thus raising their compliance. This is achieved through various initiatives including among others, effective administration and enforcement of tax related laws.

However, for ZIMRA to engage in targeted interventions that can raise awareness and increase tax compliance among taxpayers, it is important for the institution to understand perceptions of taxpayers and the challenges they encounter in meeting their tax obligations, hence the rationale for this study.

Objectives of the Study

The main objective of the survey was to assess the taxpayers' and public's perception of the level and quality of service delivery and whether their service expectations are being met by ZIMRA.

Specifically, the survey aimed at:

i. Rating of ZIMRA on a given set of attributes, including
- Level of client satisfaction with ZIMRA staff attitude
- Service delivery
- Speed of service
- Perception towards corruption
- Quality of service
- Corporate Governance
- Accessibility of ZIMRA information
- Efficiency of ZIMRA online systems
- Improvements that can be made

ii. Identifying areas affecting ZIMRA service delivery,

iii. Developing a composite measure of customer satisfaction (Customer Satisfaction Index) and use it to determine the overall rating of the current level of satisfaction and image,

iv. Establishing the effectiveness of dispute resolution and the current mechanism of addressing taxpayers' complaints,

v. Proposing service improvement measures; prepare and deliver a comprehensive report detailing the methodology, findings and recommendations for better and continuous improvements. The survey also sought to find the effectiveness of the safety measures employed by ZIMRA for its clients and staff with regards to the prevailing Coronavirus disease pandemic.

CHAPTER TWO: LITERATURE REVIEW

Service Quality

There are many definitions of service quality but the most commonly used delineates service quality as the extent to which a service meets customers' needs or expectations (Wisniewski and Donnelly, 1996). In other words, service quality is the difference between the services expected by customers and the perceived services. This implies that when customers' expectations are greater than performance, perceived quality will be less than satisfactory hence customer dissatisfaction (Parasuraman, Zeithaml, and Berry, 1985; Lewis and Mitchell, 1990). Service quality is considered as a key tool for a firm's struggle to distinguish itself from its competitors (Ladhari, 2008). Service quality offers a competitive advantage to organizations that attempt to improve it and hence bring customer satisfaction.

Studies have showed that service quality is closely linked to customer satisfaction (Sureschandar&Rajendran 2002). It is therefore vital for organizations to know how to measure these constructs from the customers'' perspective in order to better understand their needs and hence satisfy them. In any organization, service quality is crucial because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention (Chingang and Lukong, 2010).

While efforts have been made to measure service quality, there has been no general consensus on the measurement of the concept. Nonetheless, most of the work to date has attempted to use the SERVQUAL methodology proposed by Parasuraman, Zeithaml, and Berry, (1985). Parasuraman, et al (1985) proposed that ten dimensions determine service quality: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding, knowing the customers, and tangibles. Thus, they proposed that the difference between perceived performance and expected performance of these ten dimensions determines overall perceived quality. As a result of empirical test, Parasuraman et al (1988) modified the ten determinants of service quality and came up with five key dimensions commonly used: tangibles, reliability, responsiveness, assurance, and empathy. The five dimensions are defined as follows:

i. Tangibles: The appearance of physical facilities, personnel, tools or equipment, technology used to provide the service and communication material.

ii. Reliability: Ability to perform the promised service dependably and accurately.

iii. Responsiveness: The willingness to help the customer and to provide prompt service,

iv. Assurance: Knowledge and courtesy of employees and their ability to convey trust and confidence.

v. Empathy: Caring, individualized attention the institution provides to its customers.

In this study, the quality of service provided by ZIMRA is determined based on the level of taxpayers' satisfaction in terms of the five key dimensions (reliability, responsiveness, empathy, assurance and tangibles) as well other specific services.

Relationship Between Service Quality and Client Satisfaction

Parasuraman et al., (1985), contend that there is a positive correlation between service quality and customer satisfaction. They argue that high perceived service quality leads to increase in customer satisfaction. This is in consonant with Saravana& Rao, (2007) and Lee et al., (2000) who acknowledge that customer satisfaction is based upon the level of service quality provided by service provider.

Negi, (2009), affirms that the idea of associating service quality with customer satisfaction has been in existence for a long time. In Ngezi's study (2009) on the relevance of customer-perceived service quality in determining customer overall satisfaction in the context of mobile services, it was found out that reliability is a fundamental factor in assessing overall service quality but also tangibles, empathy and assurance should not be ignored when evaluating perceived service quality and customer satisfaction. Similarly, Fen &Lian, (2005) found that service quality and customer satisfaction are interrelated and play an important role with regard to the success and survival of any business in the competitive market.

In a study conducted by Su et al., (2002) to examine the link between service quality and customer satisfaction, it was revealed that both constructs are interdependent in the sense that an increase in one is likely to lead to an increase in another. However, service quality is more abstract than customer satisfaction because, customer satisfaction reflects the customer's feelings about encounters and experiences with services provided by an organization while service quality may be affected by perceptions of value (benefit relative to cost) or by the experiences of other customers that may not be necessarily good.

Furthermore, a study conducted by Magi and Julander (2009), on perceived service quality and customer satisfaction in a store performance framework equally revealed a positive relationship between perceived service quality and customer satisfaction. It was found that customer satisfaction derives from high perceived service quality and this makes the customer loyal. However, it should be noted that a satisfied customer may not necessarily be loyal.

Quality Taxpayer Services

In order for any tax administration to adhere to the principles of taxation, it is imperative to have quality taxpayer service. Taxpayer service denotes services and information, which the revenue collection organization provides to taxpayers so as to fulfil their tax obligations. An organization is supposed to provide taxpayers with clear guidelines on the services it offers. The services offered should not only address the expressed needs of the taxpayers but also include assistance in areas in which the taxpayers might be aware that compliance could be facilitated through taxpayer service and information (Grampert 2001).

A quality taxpayer service program is meant to ensure that there is timely handling of taxpayer complaints and the tax officials have empathy and are competent. The tax office has to be located in a convenience area where it is easily accessible and the tax officials have to effectively communicate to the taxpayers and endeavour to cater for special needs of the taxpayers. The physical appearance of equipment, facilities and layout should facilitate taxpayers' services (Aslund 2002). Also, a well-implemented taxpayer services will result in an informed taxpayerwho is able to register voluntarily, fill their returns in time and honour tax obligations (Jenkins and Khadka, 2000).

According to Beck and Jung (1989), perceived fairness of the tax system and the decision maker context are detrimental to taxpayer compliance. This implies that the seriousness with which the government enforces the revenue laws will have profound effect on public attitudes. MaClure (1982) stresses that the deterioration of the perception of fairness causes concern in a tax system based on voluntary compliance.

Snavely (1988) argues that in order to increase the level of compliance, there is need to establish a high level of risk strategy. Empirical evidence support the efficiency of compliance strategies built upon risk. Mason and Calvin (1984) concluded from surveys of Oregon taxpayers that fears of discovery had a powerful effect even among citizens most prone to underreporting income or claiming false deduction. Witte and Woodbury (1985) conducted a study on federal income and tax returns and considered that fear of discovery-discouraged evasion. The risk model assumes that odds of being discovered cheating must be made so high that only a few people can take the chances and that penalties to be paid for evasion must be set high enough to outweigh any possible benefits.

Tanzi et al (1995) argue that for taxpayers to assess their own tax liability, there should be clear taxpayer's service guidelines so that they understand their tax obligations and entitlements. Taxpayer services are aimed at raising tax awareness and enhance the level of taxpayer compliance (Jenkins et al, 2000). Zimbabwe Revenue Authority observes this principle in that it established a service charter that describes the service standard a taxpayer expects from the organization. The charter allows for an open and transparent approach that all parties understand and can work within. It is therefore an important mechanism for taxpayers because it documents the help and support they are entitled to receive from Zimbabwe Revenue Authority. Also, it is a tool for Zimbabwe Revenue Authority staff to continuously improve service delivery to the general public and stakeholders. Within this framework, the organization seeks to improve its customer relations culture measuring and benchmarking its performance.

CHAPTER THREE: RESEARCH METHODOLOGY

The following aspects describe the methodological approach that was used to perform the client satisfaction survey.

Study Design

SPSS Zimbabwe employed both quantitative and qualitative approaches owing to the nature of the study. The quantitative approach was used to examine the customer satisfaction levels with ZIMRA services. The qualitative approach helped to gain deeper insights and explore key attributes considered important by the stakeholders.

The survey design and implementation process is as shown in Figure 1 below.

Figure 1 The Survey Design and Implementation Process
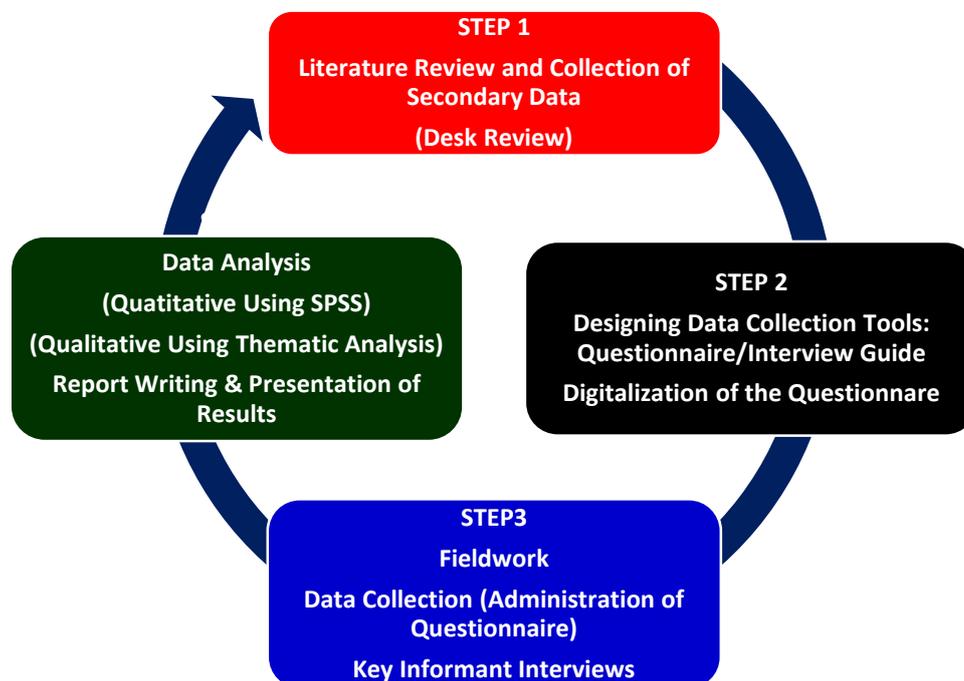
Target Groups

In this survey, the target population was categorized as follows;

- ❖ Tax accountants
- ❖ Clearing agents
- ❖ Transporters
- ❖ Individual taxpayers
- ❖ Corporate taxpayers (covering all sectors of the economy)
- ❖ Importers
- ❖ Exporters
- ❖ Parastatals and government departments
- ❖ SMEs
- ❖ Cross-border traders
- ❖ NGOs

Sampling Techniques and Sample Size

Sampling Technique
Given the nature of data required to inform ZIMRA about customer perceptions regarding tax related services, both probability and non-probability sampling techniques were employed in selecting the respondents. Specifically, stratified random sampling (probability) and snowball sampling (non-probability) were used.

The advantages of using stratified random sampling include minimizing sample selection bias and ensuring certain segments of the population are not overrepresented or underrepresented. Stratified random sampling involves first dividing a population into subpopulations and then applying random sampling methods to each subpopulation to form a test group. In this case every ZIMRA client was assigned to one of the 11 subpopulations: Tax accountants, Clearing Agents, Transporters, Individual taxpayers, corporate taxpayers (covering all sectors of the economy), Importers, Exporters, Parastatals and Government departments, NGOs and SMEs.

Random sampling was then done for each subpopulation based on its representation within the population as a whole. Thus stratified sampling ensures each subgroup within the population receives proper representation within the sample.

The Survey Population and Sample Size
The sample size for all categories of taxpayers was determined by using the Yamane formula at 95% confidence interval or 5% margin of error. The formula is given below.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = the sample size, N = the survey population size e = the level of precision or confidence level. Using this formula, the sample size approaches 400 as the population approaches infinity. However, SPSS Zimbabwe proposed a sample size of 2000 for this study owing to the heterogeneity of ZIMRA's clients.

Distribution of Respondents to the Questionnaire

Table 1 Distribution of Respondents to the Questionnaire

		Frequency	Cumulative Percent
Category	Clearing Agent	149	8.2
	Corporate	241	21.4
	Cross-border	39	23.6
	Education	16	24.4
	Exporter	14	25.2
	Government Dep	48	27.8
	Importer	80	32.2
	Individual	659	68.4
	NGO	48	71.1
	SME	305	87.8
	Tax Accountant	89	92.7
	Transporter	133	100.0
	Total	1821	

Total Sample Size

Table 2 Total Sample Size

No	Tool	Number of Participants
1	Respondents to the questionnaire	1821
2	Participants in in-depth interviews	32
Total		1853

Data Collection Approach

The Covid-19 crisis is affecting the way people work and also the way researchers go about conducting research. Much qualitative research typically relies on face-to-face interaction for data collection through interviews, focus groups and field work. But the first thing to bear in mind is that the health and wellbeing of participants and researchers is of paramount importance and therefore data collection was executed in strict observance of the current lockdown rules. The following approaches were used to carry out data collection for the survey.

Primary Data

The primary data was collected through in-depth interview and questionnaires. The questionnaires were generated in three major languages spoken in Zimbabwe namely, English, Shona and Ndebele. In-depth interviews were conducted through telephone and also online by asking respondents to type their responses to open-ended questions. Quantitative data collection was conducted using both online and mobile data collection tools. More

emphasis was on online data collection in order to minimize face-to-face interaction. However, face to face interviews were conducted at the countries major border stations.

Quality Control Protocols

In order to ensure quality of the data, a team of very experienced enumerators was recruited and trained in all aspects of possible field scenarios in order to ensure standardization in administering the survey tools.

Interviewers could also be monitored through live GPS feed to ensure that interviews were being conducted at designated stations. Below are screenshots taken during data collection period.

Figure 2 GPS Location of Interviewer at Plumtree Border Post
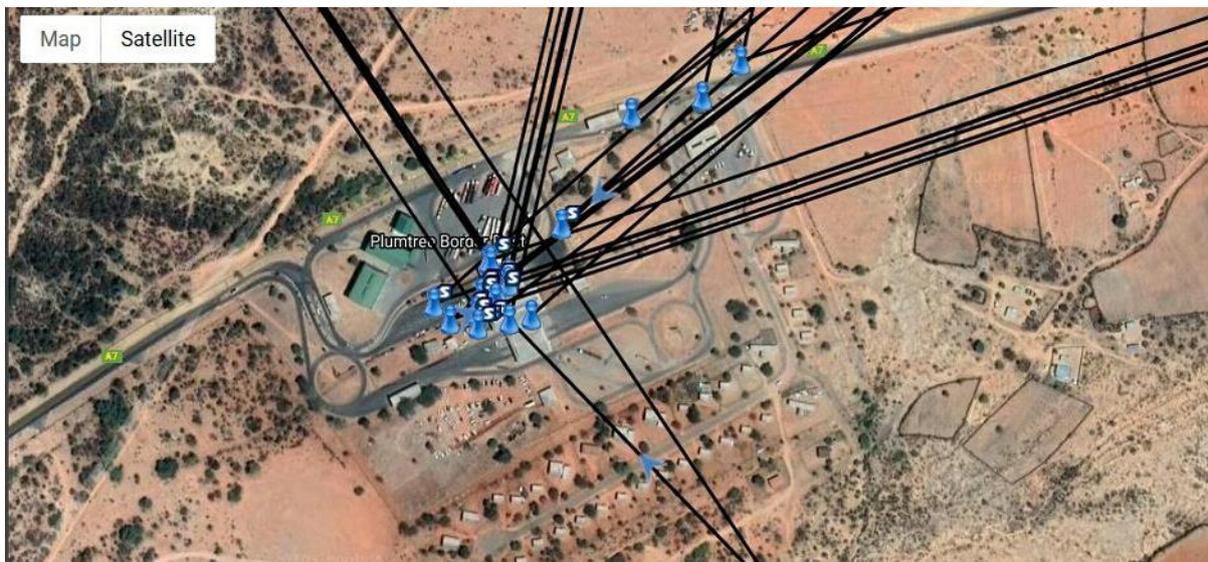
The picture above is a satellite image of the movements by one of the interviewers at Plumtree border post and the picture below is for one of the interviewers at Victoria Falls.

Figure 3 GPS Location of Interviewer at Victoria Falls
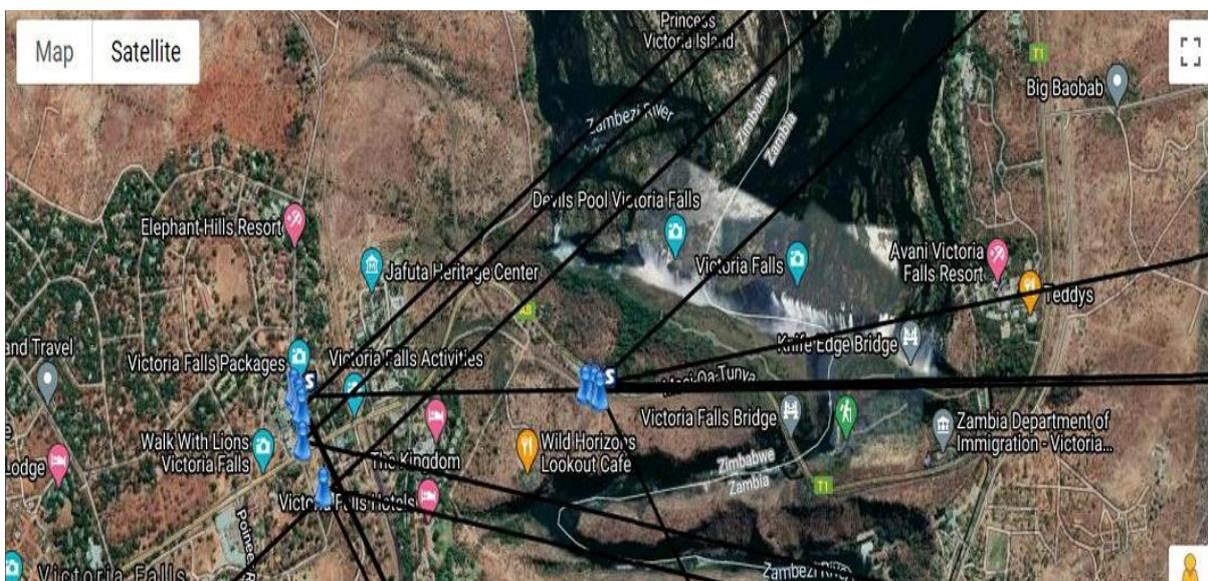
CHAPTER FOUR: DATA ANALYSIS AND RESEARCH FINDINGS

Data Cleaning, Tabulation and Analysis

SPSS Zimbabwe used SurveyToGo and SurveyMonkey to collect data in this study. These technologies allow for real time upload of collected data. As a result, data cleaning was performed from the commencement of data collection up to the last interview.

Qualitative data collected using in-depth interviews was analysed using thematic analysis whereas quantitative data was analysed using the Statistical Package for Social Science (SPSS) software. The quantitative approach to data analysis in this study was wholly descriptive.

Disaggregation of Respondents by Gender and Age Range

In this survey, the majority (72%) of respondents were males while 28% were females. In terms of age category, the majority (53%) of the respondents were between 35-44 years while a paltry 3% of respondents were above the age of 65. Figure 4 below shows the distribution of respondents by gender and age category.

Figure 4 Distribution of Respondents by Gender and Age
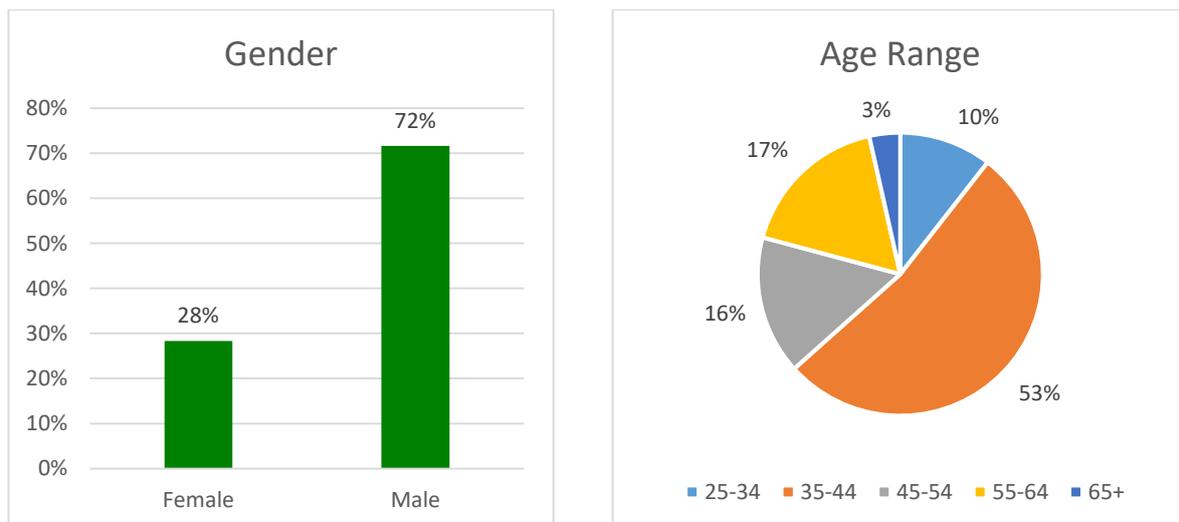
Disaggregation of Respondents by Level of Education

Figure 5 Distribution of Respondents by Level of Education
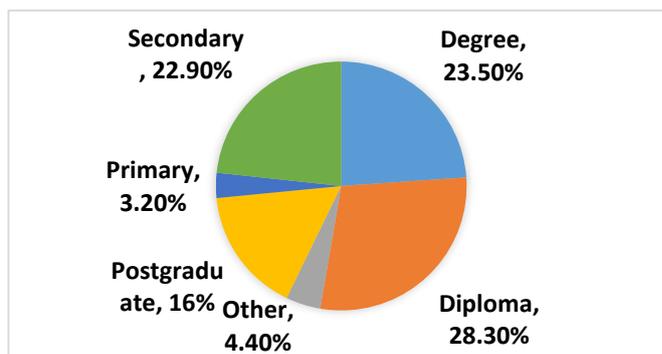
The pie chart shows that the majority of participants have attained at least secondary education. Thus, at this literacy rate, the questionnaire was well understood by virtually all participants.

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Disaggregation of Respondents by Category of Business

Figure 6 Distribution of Respondents by Category of Business
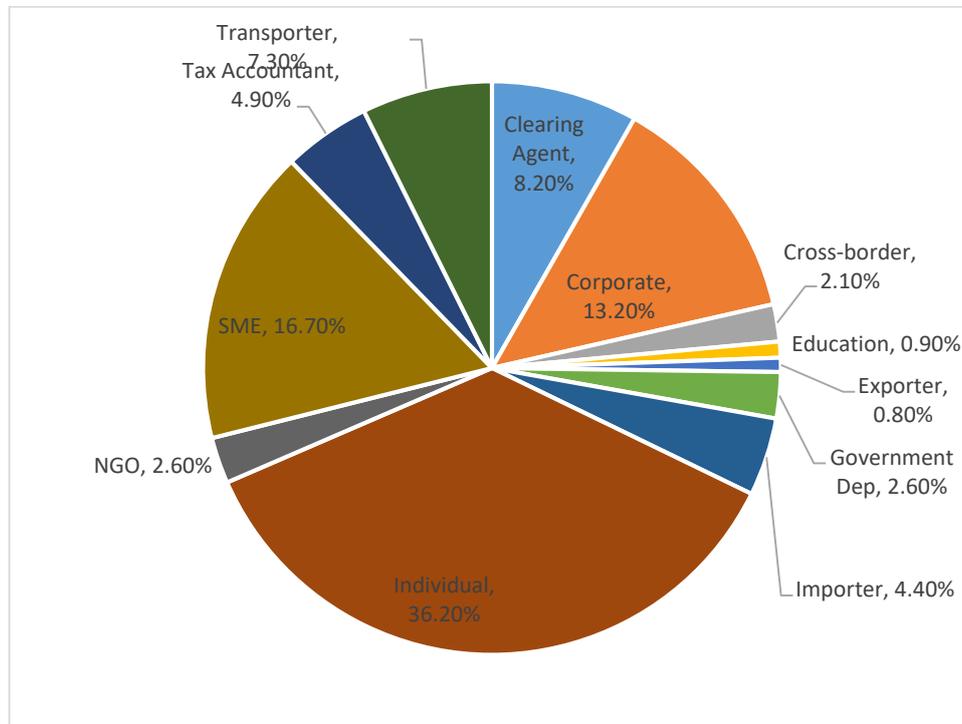
Distribution of Corporate Taxpayers by Sector

Figure 7 Distribution of Corporate Taxpayers by Sector
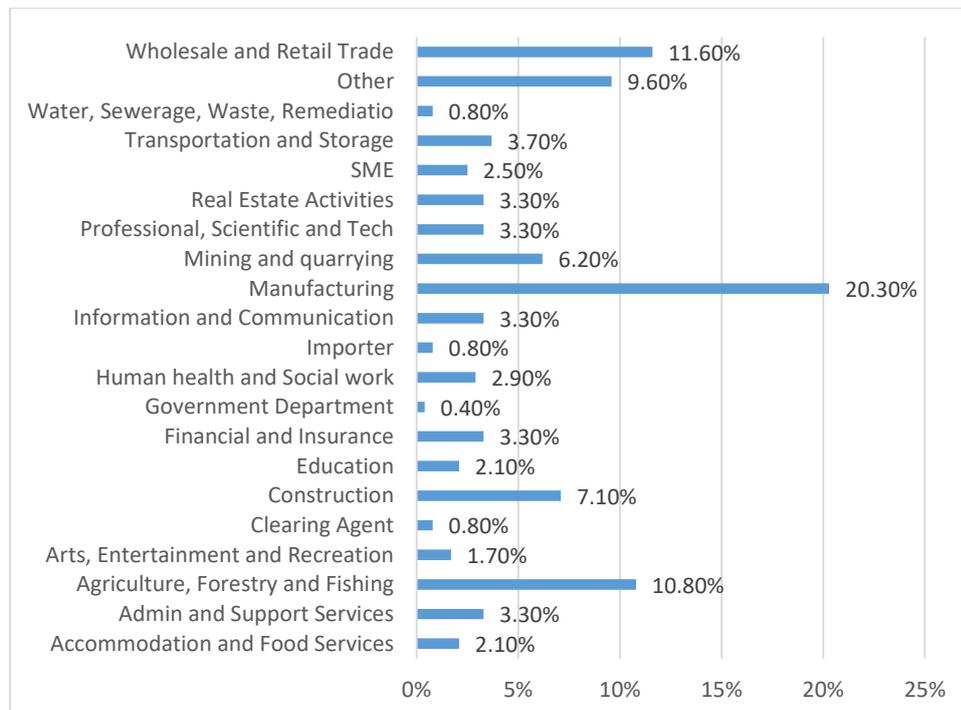
Length of Contact with ZIMRA

It is generally accepted that the more a client interacts with a business or an organization the more confident we are with his/her perceptions with that particular business. Clients were asked about their length of contact with ZIMRA and their responses were distributed as shown in the pie chart below. From Figure 8 below, it can be seen that 63% of the participants have been in interaction with ZIMRA for more than 5 years and only a paltry 10% have been in contact with ZIMRA for less than 1 year.

Figure 8 Respondent Length of Contact with ZIMRA
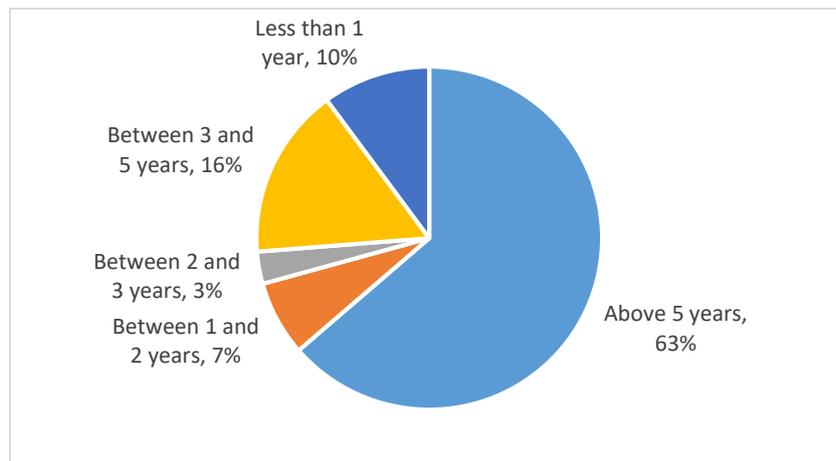
Taxpayer Awareness of ZIMRA Service Charter

ZIMRA's Service Charter is a written policy that defines what the Authority commits in terms of service to its internal and external clients. Respondents were asked questions on the awareness of existence of ZIMRA's customer service charter. Figure 9 below shows the distribution of the responses on awareness the service charter and the source of awareness.

Figure 9 Taxpayer Awareness and Source of Awareness of ZIMRA Service Charter
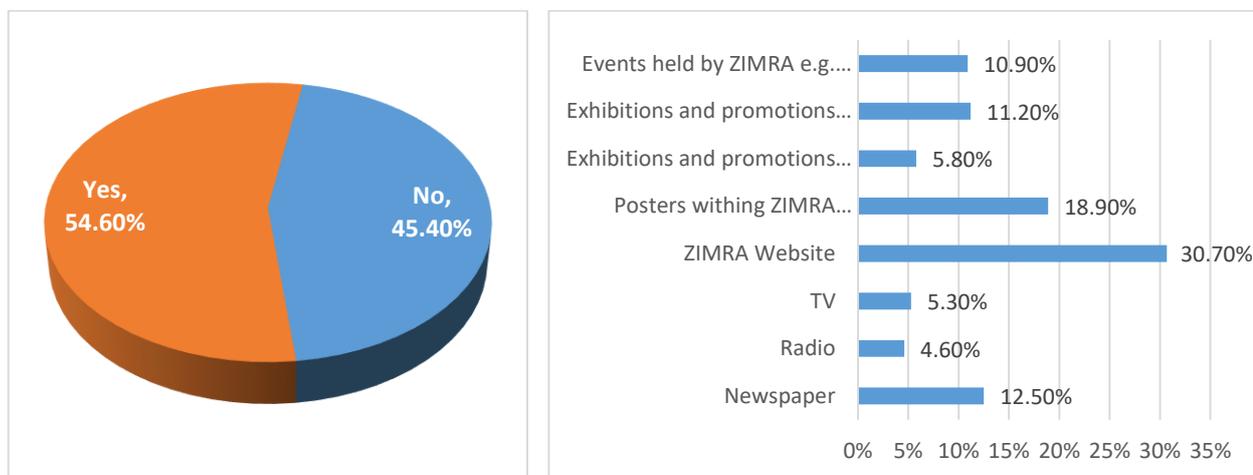
Clients learn about products and services from different sources. Therefore, it is imperative for organizations to evaluate which sources are effective for their customers. Thus it is against this background that the study also sought to establish the sources awareness of ZIMRA's Service Charter to its clients.

Figure 9 above shows that the majority of those participants who were aware of the Service Charter got to know it through ZIMRA's website and posters within ZIMRA's offices.

Effectiveness of ZIMRA Service Charter

Figure 10 Effectiveness of ZIMRA Service Charter
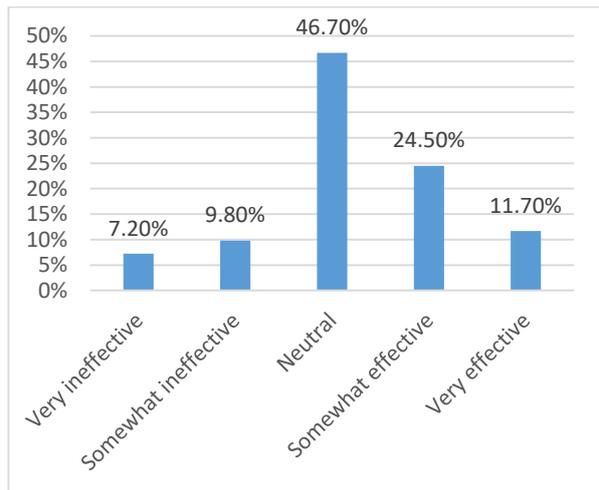
On the aspect of the effectiveness of ZIMRA's Service Charter, roughly 36% of the taxpayers believe that it is effective while less than 20% of the respondents believe that it is infective.

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ZIMRA Service Delivery

Respondents were asked a dichotomous question on whether ZIMRA's service delivery was improving or not.

Figure 11 Service Delivery Performance
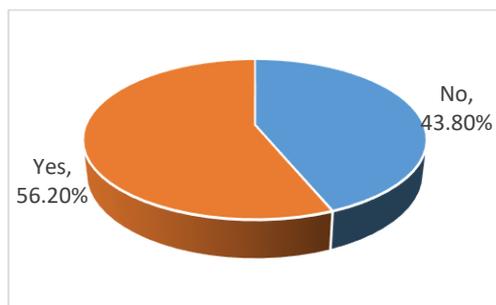
As depicted in Figure 11, the majority (56.2%) of the participants believe that the Authority is improving on service delivery. This is shows that the taxpayers appreciate the efforts being undertaken by ZIMRA in its bid to live up to its mandate.

Taxpayer Awareness of ZIMRA website

In this era and age, a website is an integral component of any business entity. A website should be well designed, easy to use and also easy to find and most importantly should contained all the relevant information for its customers. Respondents were asked about their knowledge of the existence of the ZIMRA website. They were also asked about their frequency of visit to the website and the ease of navigation on the website. The figure below shows the distribution of the responses on awareness.

Figure 12 Taxpayer Awareness of ZIMRA Website
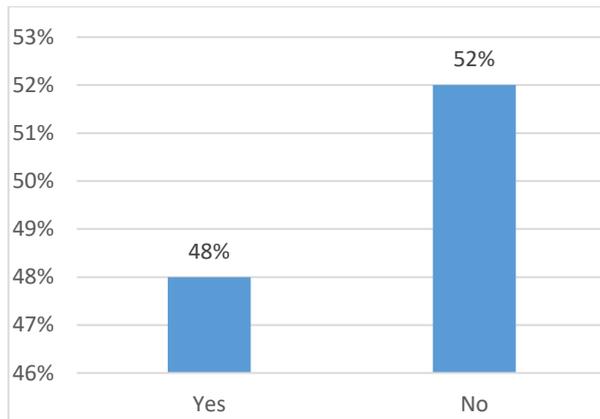
The majority of the respondents were not aware of the existence of the website. This can be attributed to the fact that some of the clients are individual taxpayers who are not involved in filing of taxes.

Frequency of Customer Website Visit

Figure 13 Frequency of Visit
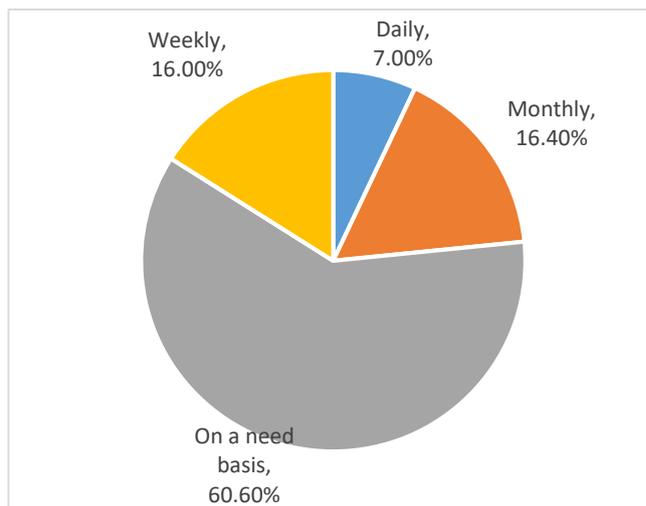
The pie chart shows that most of the clients (60.6%)only visit the website as and when the need arises. Only 7% of the clients interact with the website on a daily basis.

Ease of Use and Access to Information

Ease of use and access to information are some of the qualities of a good website. Respondents were asked about their experiences with the website. The figure below shows the distribution of the responses.

Figure 14 Ease of Use and Access to Information

Ease of use

Ease of access to information on website
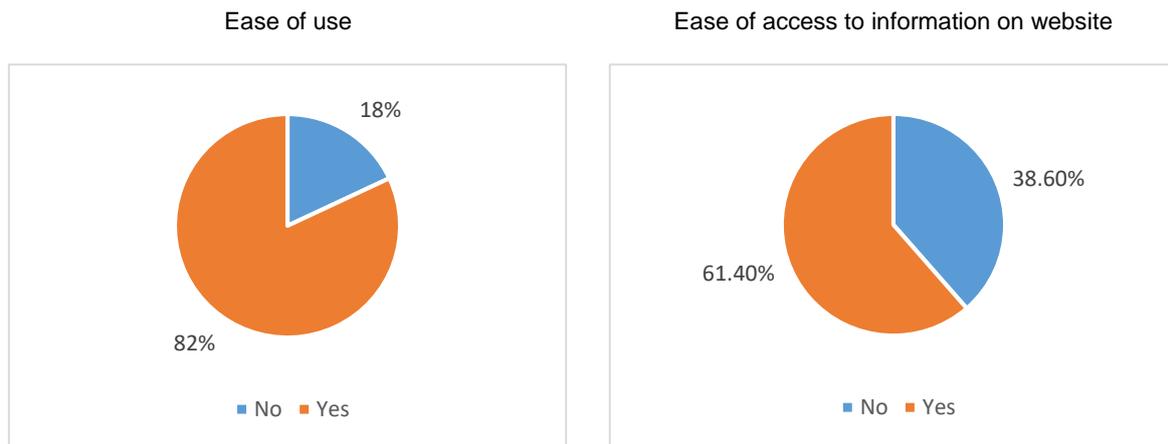
The majority (82%) of visitors to the website indicated that the website is easy to use while 18 percent of the users find the website to be difficult to use. On the aspect of ease of access to information, 61% of the visitors to the website find it easy to access information on the website.

Uses of ZIMRA Website

A multiple response question was asked on the uses of the website. The question attracted a total of 2094 responses which are depicted in the table below. The majority of respondents indicated that they used the website for seeking information, downloading forms, checking updates and filing returns.

Table 3 Uses of ZIMRA Website

		Responses		Percent of
		N	Percent	Cases
Website Uses	Filing Returns	391	18.7%	39.7%
	Seek information	639	30.5%	64.9%
	Download forms	548	26.2%	55.7%
	Checking updates	516	24.6%	52.4%
Total		2094	100.0%	212.8%
a. Dichotomy group tabulated at value 1.				

Ways of improving the website

It is of paramount importance for a website to have all the necessary features desired by its users. Users were prompted to suggest ways they feel could improve the ZIMRA website. The question attracted a lot of responses which were thematically grouped and tabulated as shown in Table 4 below.

Table 4 Ways of Improving the Website

Areas of improvement	Description
Availability of all relevant information on the website.	Avail all the necessary information related to ZIMRA services and operations so it can be easily accessible on their website.
Continuous and timely updates.	Continuously update the website whenever there is new information on Taxes legislation. Ensure any relevant updates are uploaded on the website timeously e.g. Customs Exchange Rates are not uploaded in time. Load more up to date forms and returns for instance, the VAT form that allows both currencies to be reflected and notes on how and what info is required from ZIMRA.
E-Filing Upgrade	Upgrade the ZIMRA portal so that accounts can be checked and monitored easily ensuring all payments and returns are recorded.
Graphical User-friendly Interface.	The graphical-user-interface should be user-friendly
Online chat	Setup an Online 24-hour chat support where customer service enquiries and queries can be resolved instantly.
Date formatting DD-MM-YYYY	There is need for date selection format improvement e.g. dates on PAYE submissions can be confusing.
Continuously updating schedule for Frequently Asked Questions (FAQs).	Have provision for commonly asked questions. Have theme answered on open platform for the benefit of all clients.
Business Partner (BP) registration to be fast.	There is need for immediate improvement on BP registration so that it can be accessed within 24 hours.
CGT Returns	The CGT Returns form should be made easier to complete online.
Headlines on all tax obligations	Please set headlines or reminders on all tax obligations currently due.
Search Function	The search function should be improved for ease of access to tariff codes
Optimization for mobile devices.	The website should also be available in mobile version.
Pop ups.	The website should include pop-ups on Tax regulations and topical issues.
Use of layman language.	The taxes information on the website should use simple language that can be effortlessly understood by everyone.
Download files to be accessible.	Downloading of files e.g. tax clearance certificate, should be made easy upon logging in.
Online payments and acknowledge receipt of payments from banks.	The website should have online payments platform that can acknowledge receipt of payment from banks.
Links to registered companies.	A list of vat registered and tax compliant operators should be made available on the website.
Access pin changing frequency.	The frequency of change of access pin should be minimized to avoid confusion.
Tax Education Programs	Videos of Tax education programs should be available on the website.

Online calculators	An online calculator for duty computation should be included on the website.
Index for ease of reference	Should have an index for ease reference of information.
Compatibility with various browsers	The website should be compatible with other browsers.
Blog	There is need for a blog page to communicate topical tax matters.
Forms to be in printable format.	The forms on the website should be available in printable format.

Media Appearance

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Figure 15 ZIMRA Media Presence
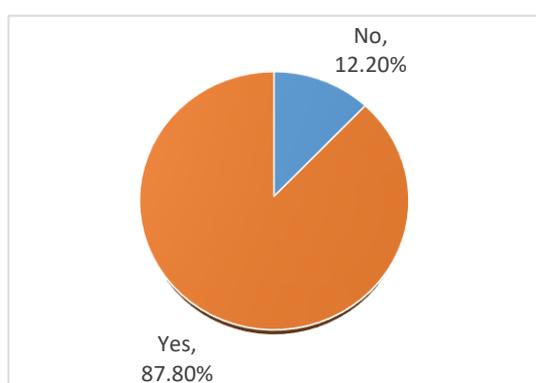
Communication is very crucial for a business organization to optimally execute its operations. Thus for a big organization like ZIMRA to be fully functional, it should maintain efficient communication with both its internal and external stakeholders. Participants were asked whether they have heard about ZIMRA in any of the local media. As shown in Figure 15, an overwhelming (87.8%) majority of the respondents cited that they have about ZIMRA through various media

A multiple response question was asked about the media in which the respondents have seen or heard about ZIMRA. The question attracted a total of 1802 responses which are as shown in Table 5 below.

Table 5 Main Media of Appearance

		Responses		Percent of Cases
		N	Percent	
Media	Newspaper	774	43.0%	82.0%
	Radio	311	17.3%	32.9%
	TV	387	21.5%	41.0%
	Social media (Whatsap, Facebook, Twitter etc.)	330	18.3%	35.0%
Total		1802	100.0%	190.9%
a. Dichotomy group tabulated at value 1.				

The majority of respondents cited local newspapers as the chief media in which they have seen ZIMRA articles. Regrettably Social media platforms and the radio scored very low. Thus the Authority should make efforts to utilise the cheap social media platforms which are easily accessible to almost everyone

Preferred channel of communication

Respondents were asked about their preferred channel of communication from ZIMRA and an overwhelming majority cited the email as their most preferred channel of communication followed by ZIMRA Facebook page. A good number of respondents also cited SMS and TV as their preferred channel of communication. The results are shown in Figure 16 below.

Figure 16 Preferred Channel of Communication
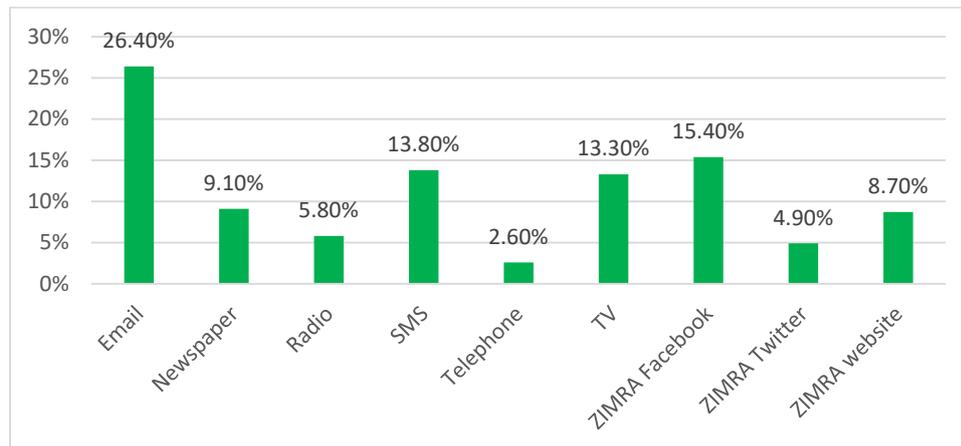
Respondents were also asked about their impression of ZIMRA's communication system. Five statements were given and participants were asked to select only one which they felt best described ZIMRA's communication system with its clients. The results in Figure 17 below show that most of the respondents (26.3%) firmly believe that ZIMRA keeps customers fairly well informed. Sadly, 22% of the respondents believe that ZIMRA gives its customers only a limited amount of information. Therefore, there is need for the Authority to improve on its ways of communicating with the public so that taxpayers are always up to date with any new developments.

Figure 17 Taxpayers' Impression of ZIMRA's Communication System
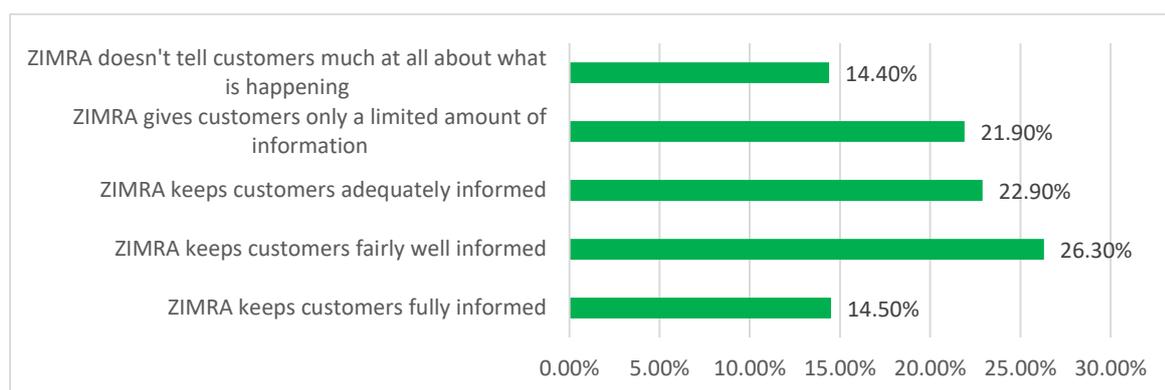
Level of Satisfaction with ZIMRA Online/Mobile platforms

In its bid to enhance customer service delivery and boost revenue collection, ZIMRA has introduced mobile payment platforms, mobile tracking systems and the E-services platform for easy of filing tax returns. This study also sought to find the customers' level of satisfaction with

these services. Thus respondents were asked to rate their level of satisfaction with ZIMRA's mobile and online systems. The results are shown in the figure below.
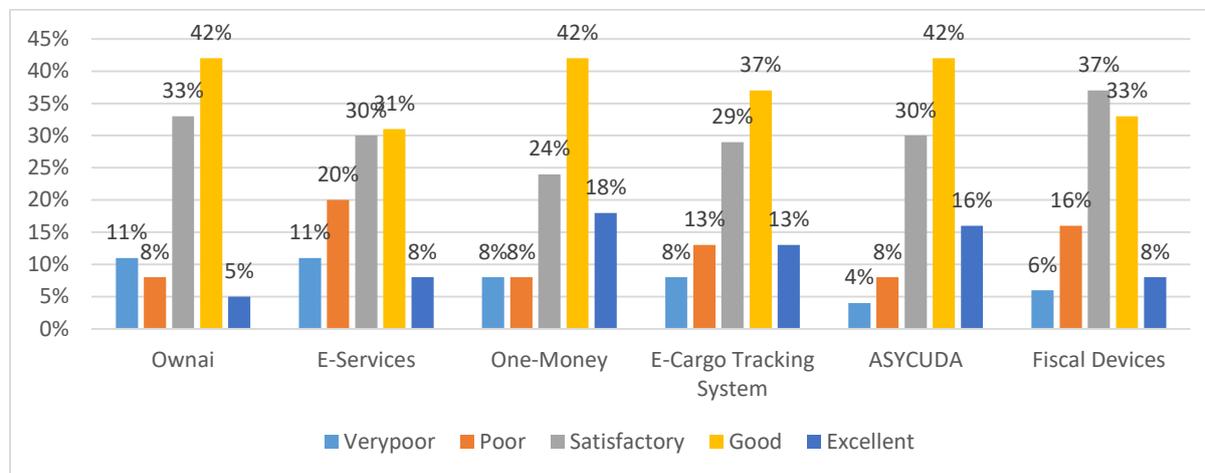
As depicted in Figure 18 above, most of the responses for all the mobile and online systems were skewed towards good or satisfactory implying that users appreciate these services.

Challenges faced with fiscal devices

A dichotomous question on usage of fiscal devices was asked followed by a multiple response question on the challenges faced by users. The latter question attracted a total of 932 responses which were distributed as shown in the table below.

Table 6 Challenges faced with Fiscal Devices

		Responses		Percent of Cases
		N	Percent	
Challenges	Delay in transferring data to ZIMRA	185	19.8%	45.0%
	Low skills in using Fiscal Devices	108	11.6%	26.3%
	High price of goods	66	7.1%	16.1%
	Decrease in number of the customers	40	4.3%	9.7%
	Air time loading	88	9.4%	21.4%
	High competition caused by non-users	57	6.1%	13.9%
	Frequent load shadings	113	12.1%	27.5%
	Penalties for non-usage	48	5.2%	11.7%
	High cost of Fiscal Devices.	227	24.4%	55.2%
Total		932	100.0%	226.8%

The majority of users cited high cost of fiscal devices and delay in data transmission to ZIMRA as major challenges they face with the use of Fiscal Devices. A paltry 9.7% of the users cited decrease in the number of customers as a problem being faced by users.

Problems resolution/Complaint handling

Participants were asked about the problems they encounter when dealing with ZIMRA. They were also asked about whether they have reported and if so through which channels have they used to report their problems. The figure below shows the most frequent problems encountered by clients when interacting with ZIMRA. The issue of obtaining a Tax Clearance was the most topical followed by length of time taken for one to be served. Respondents have cited that a Tax Clearance Certificate is an integral part of a business entity without which one is not able to operate. Taxpayers complained that obtaining a Tax Clearance is one of the major challenges they face with ZIMRA. System congestion is also one of the major challenges faced by clients especially during deadlines.

Figure 19 Nature of Complaints
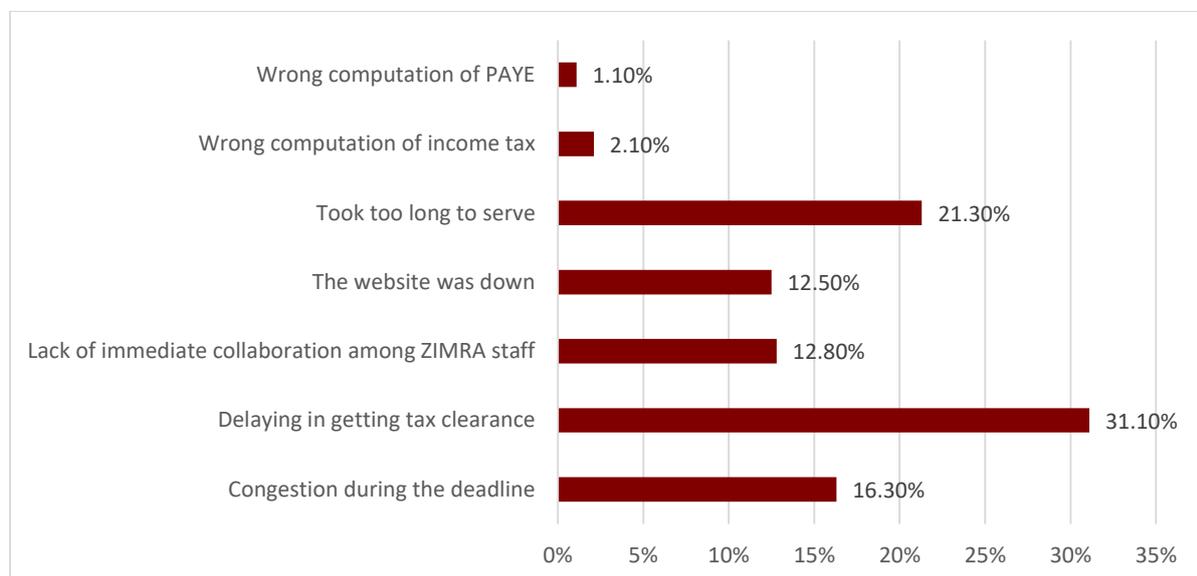
Reasons for not reporting

Respondents were asked a dichotomous question on whether one reported the problem or not. Those respondents who did not report their problems to the Authority were then prompted to give reasons on their failing to report. The bar chart below shows the three major deterrents to complaints registration.

Figure 20 Reasons for Failure to Report
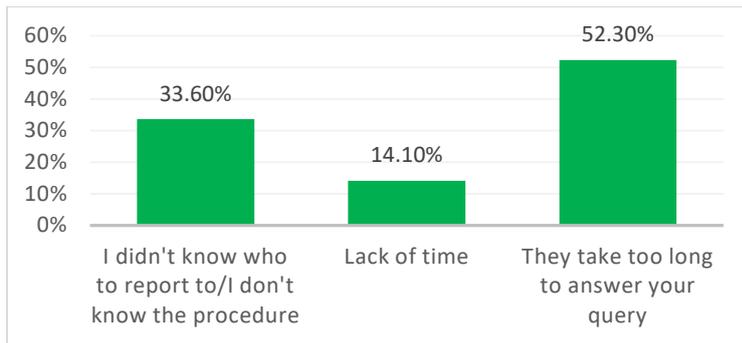
The majority (52.3%) of participants cited that ZIMRA officials take too long to respond to queries followed by those who cited that they did not know the procedures to follow.

Channel used and speed of complaint resolution

The study also sought to find out the channels that are mostly used by taxpayers when reporting their complaints. One of the key determinants of client satisfaction in a service driven organization is the speed of complaints resolution. An organization that promptly responds to customer queries enhances its customer satisfaction levels. Respondents were asked about the length of time it took for their query to be resolved.

A cross-tabulation of the channel used and the speed of query resolution was performed and the results are as shown in the table below.

Table 7 Speed of Complaint Resolution

	How fast was your complaint / problem solved?				
	In less than 24 hours	Over 3 weeks	Within 2 weeks	Within 3 weeks	within a week
Email	10.5%	45.5%	10.0%	12.0%	22.0%
Telephone	25.5%	27.4%	11.3%	7.5%	28.3%
Visited their offices	16.8%	43.7%	10.1%	5.9%	23.5%

The results show that the majority (45.5%) of taxpayers who reported their problems through emails went for over 3 weeks without getting a solution from ZIMRA. For those who physically visited the ZIMRA offices they complained of being posted from one office to another and as a result they also went for over three weeks without getting a solution to their problems. Thus the Authority needs to work on improving the speed on resolution of customer queries.

Level of satisfaction with complaints handling

Finally, respondents were asked to rate their level of satisfaction with the way their complaint was handled. The results are as shown in the pie chart in Figure 21 below. The results show

that most of the participants (44.1%) were not satisfied with the way their complaints were resolved.

Figure 21 Level of Satisfaction with Complaints Handling
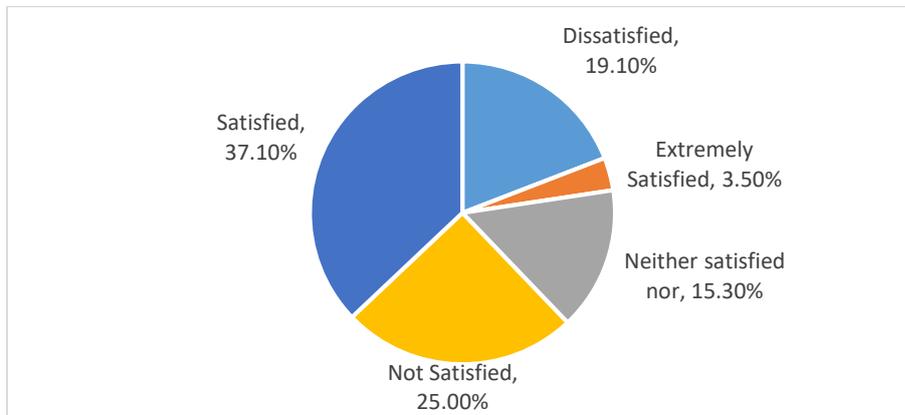
Awareness of ZIMRA current reforms

Respondents were asked about their awareness of reforms that were previously and currently being undertaken by ZIMRA for the improvement of its service delivery. The majority of respondents were not aware of any reforms being undertaken by ZIMRA. On the other hand, the remainder of the respondents cited the reforms:

- E-manifest and Electronic Cargo Tracking System
- Pre-clearance
- Mobile Payments
- E-TIP
- COVID 19 awareness
- Frequent transferring of staff in order to curb corruption
- Website upgrade
- Online registration

Impact of reforms on service delivery

Organizations introduce reforms in their businesses in an endeavour to improve service delivery. However, in some instances the results could prove to be otherwise. As a result, respondents were asked about their perception on the impact of the above-mentioned reforms on service delivery. All reforms except for E-manifest have been perceived as positive developments for the Authority. Mobile money services have been well embraced by taxpayers as they are now able to make payments in the comfort of their homes or workplaces. However, some of the respondents strongly believe that the E-manifest was introduced at the wrong time and has negatively impacted on the speed of service delivery.

Customer satisfaction levels with ZIMRA staff

Taxpayers were asked to rate their satisfaction levels on a set of attributes pertaining to ZIMRA's services. The table below shows the results

Table 8 Level of Satisfaction with ZIMRA Staff

Service Attribute	Overall Score
Accurate collection of taxes	68%
Payment of taxes	70%
Process of registration	65%
Process of filing returns	66%
The confidentiality given to customers while handling sensitive matters	74%
Frequency of communication	64%
Staff being accessible through emails and phones	61%
Decentralization of operations to the district level	69%
Taxpayer education programs	61%
Timeliness in delivery of services	59%
Staff ability to answer customer queries and questions	62%

The responses were categorized from Strongly disagree having a score of 1 to Strongly agree having a score of 5. The average rating for each statement was computed and subsequently converted into a percentage score. The results in the table above shows that the Authority should work on improving service delivery through, timely delivery of services, staff accessibility through phones and email and speedy resolution of client queries. The processes of registration need to be enhanced and also taxpayer education programs should be carried out regularly throughout the country. There is need for decentralization of ZIMRA operations to district level for ease of access to services and thereby boosting compliance.

Customer perception levels on staff service to customers

Respondents were asked to rate their levels on ZIMRA employee commitment. The questions were positively worded and based on a 5-point Likert Scale. An average score for each question was computed as a percentage. Thus the higher the percentage score the higher the level of satisfaction with that service attribute. Table 9 below shows the results. As shown in the table, the computed results were juxtaposed with results from the previous study.

Generally, there is a slight decline in almost all the service attributes listed in the table above except for timeliness in service delivery which showed a notable decline. This slight decline is attributable to the fact that ZIMRA is fighting to adjust to the new working environment that has been caused by the COVID-19 pandemic.

The results from the table above also show that ZIMRA should work on improving service delivery through improved communication systems and customer care training workshops.

Table 9 Customer Perception with Staff Service

Service Attribute	Overall Score/2018	Overall Score/2020	Variance
Number of ZIMRA employees is sufficient for providing an effective service at this station.	66%	63%	-3%
ZIMRA Office hours are conducive.	74%	70%	-4%
ZIMRA employees have the capacity to handle customer's needs.	67%	65%	-2%
Quality of service in ZIMRA is comparatively better than in Southern Africa region.	58%	55%	-3%
ZIMRA information and communication system is very efficient.	59%	58%	-1%
The Quality of service in ZIMRA is high.	60%	56%	-4%
ZIMRA service is fast.	55%	52%	-3%
ZIMRA employees at this station know their job well.	69%	67%	-2%
ZIMRA physical facilities (offices, reception etc.) are very good.	70%	67%	-3%
ZIMRA employees handle customers courteously.	67%	64%	-3%
ZIMRA employees are always willing to help customers.	67%	64%	-3%
ZIMRA employees are very good in speaking the language I understand.	77%	72%	-5%
ZIMRA employees are very good listeners.	68%	63%	-5%
Timeliness in delivery of services	66%	59%	-7%
ZIMRA Employees strongly believe in Customer First principle.	60%	58%	-2%

The Authority should also work on improving its physical facilities e.g. offices and ablution facilities especially at border posts to boost the image of the organization.

Rating of staff commitment to serving customers

Respondents were asked to rate their perception on the attributes given in the table below.

Table 10 Rating of Staff Commitment

Service Attribute	Overall Score/2018	Overall Score/2020	Variance
Refunds within the stipulated time	2.68	2.78	0.10
Customs and border posts related services	2.82	3.01	0.19
Release of imported goods from customs	2.88	3.14	0.26
Taxpayer education programs	3.03	3.04	0.01

There was a marked improvement on the release of imported goods from customs and other customs and border posts related services. However, the Authority should put more emphasis on taxpayer education programs and also on refunding clients within the stipulated timelines.

Customer perception on staff integrity and fairness

In order to determine integrity and fairness for ZIMRA staff, respondents were asked to rate the extent to which they agree with the statement in the table below on a 5-point Likert scale from 1-Strongly disagree to 5-Strongly agree. The final score was obtained as the average of the ratings for each statement and was then converted into a percentage.

The results in the table below shows that ZIMRA should work on fighting corruption within the organization. Taxpayers especially at border posts complained about unfair practices by some of the employees in calculation of duty and they also highlighted that some employees deliberately delay customers as a way of soliciting for bribes.

Service Attribute	Overall Score
ZIMRA employees/officials are of high integrity .	61%
ZIMRA officials or employees discharge their duties in a fair and impartial manner .	61%
ZIMRA officials or employees expect to receive bribes or entertainment in order to serve customers efficiently .	57%
Given your experiences with ZIMRA officials or employees over the past two years, do you feel that they actually take bribes (cash, gifts, favours etc.)? .	60%

Comparative Analysis-Border Stations

One of the measures adopted by ZIMRA in the fight against Corona Virus is the limiting of physical visits of clients to its offices. As a result, human physical interaction has been greatly

reduced at inland stations. Thus the results in the following tables only compares rating of customer perceptions about staff service at border stations only where actual physical interaction between clients and employees is existing.

Table 11 Comparative Analysis of Staff Service at Border Stations

Station	Sufficiency of employees at stations	Conduciveness of working hours	Employee capacity to handle customer needs	Level of quality service
Beitbridge Border Post	3.75	3.55	3.85	3.25
Chirundu One-Stop Border Post	3.83	3.75	3.21	3.28
Forbes Border Post	3.79	3.94	3.65	4.02
Kazungula Border Post	2.77	3.14	3.57	3.00
Nyamapanda Border Post	3.65	3.72	4.18	3.55
Plumtree Border Post	3.66	3.82	3.78	3.23
Victoria Falls Border Post	3.38	3.64	3.50	3.27

The results show that Nyamapanda Border Post has employees with the highest capacity to handle customer needs while Forbes border post has the highest level of service quality.

Table 12 Comparative Analysis of Staff Service at Border Stations

Station	Speed of service	Ambiance of physical facilities	Staff knowledge	Employee courteousness
Beitbridge Border Post	2.83	3.67	3.91	3.62
Chirundu One-Stop Border Post	3.21	3.47	3.59	2.91
Forbes Border Post	3.85	3.89	4.08	3.81
Kazungula Border Post	3.21	1.98	3.77	3.51
Nyamapanda Border Post	2.97	4.41	4.48	3.85
Plumtree Border Post	3.91	4.46	4.26	4.03
Victoria Falls Border Post	3.53	2.04	4.41	3.79

The results show that Nyamapanda and Plumtree had the highest ratings on appearance of physical facilities while Kazungula and Victoria Falls got the least rating. On the level of staff knowledge, Forbes, Nyamapanda, Plumtree and Victoria Falls got the highest ratings. Plumtree ranked the highest on employee courteousness.

Table 13 Comparative Analysis of Staff Service at Border Stations

Station	Willingness to help customers	Commitment to keep customers satisfied	Quickness of response to client requests	Use of language understood by clients	Commitment to make customers feel safe in their transactions
Beitbridge Border Post	3.55	3.43	3.29	3.63	3.78
Chirundu One-Stop Border Post	3.12	3.01	3.04	3.44	3.43
Forbes Border Post	3.91	3.82	3.99	3.98	3.82
Kazungula Border Post	3.47	3.27	3.31	3.51	3.35
Nyamapanda Border Post	3.87	2.96	3.46	4.60	3.54
Plumtree Border Post	4.04	3.87	3.83	3.78	3.95
Victoria Falls Border Post	3.83	3.63	3.69	3.62	3.67

The results from Table 13 show that Plumtree got the highest rating on staff helpfulness while Nyamapanda was the best on having staff that communicate with languages understood by ZIMRA clients.

Table 14 Comparative Analysis of Staff Service at Border Stations

Station	ZIMRA employees being good listeners	Employee belief in "Customer First Principle"	Employee Integrity	Fairness and Impartiality
Beitbridge Border Post	3.66	3.35	3.42	3.44
Chirundu One-Stop Border Post	3.43	2.78	2.82	3.26
Forbes Border Post	4.08	3.89	3.80	3.82
Kazungula Border Post	3.44	3.21	3.25	3.28
Nyamapanda Border Post	3.86	2.91	3.77	3.56
Plumtree Border Post	3.87	3.97	3.85	3.55
Victoria Falls Border Post	3.76	3.53	3.74	3.69

Forbes Border Post got the highest rating on having staff that are good at listening to client requests.

Customer perception on taxpayer education

It is imperative for the authority to educate the public about taxes and the importance of complying. Taxpayer education is the bridge that connects tax administration and the public. Thus it is a key tool that in transforming the tax culture. Customers were asked about their

perceptions on ZIMRA's taxpayer education programs. The results are as shown in in Figure 22 below.

Effectiveness of ZIMRA sensitization programs

Figure 22 Effectiveness of ZIMRA Sensitization Programs

Effectiveness of ZIMRA Tax Related Meetings

Effectiveness of ZIMRA Sector Specific Workshops

Effectiveness of ZIMRA Education Workshops

The majority of respondents (45.10%) who have attended ZIMRA's tax related meetings believe that they are good and about 11% believe that they are excellent. On the other hand, less than 10% of the participants believe that the tax related meetings are poor. This shows that the meetings are effective. The results also show that the majority of participants perceive the tax education and sector specific workshops are effective. Therefore, the Authority should increase its sensitization programs as they are all perceived to boost compliance.

Corruption level at Major Stations

The study also sought to ascertain the level of corruption in ZIMRA per station. As can be seen from the results in the table below, corruption is less pronounced at inland stations as compared to border stations. This could be attributed to the fact that there is less human interaction at inland stations since most of the submissions are done online.

Table 15 Corruption Level at Border Stations

Station	Overall Score 2018	Mean Score 2020	Variance
Beitbridge Border Post	4.78	2.10	-2.68
Kazungula Border Post	3.42	2.19	-1.23
Victoria Falls Border Post	3.56	1.53	-2.03
Plumtree Border Post	3.42	2.83	-0.59
Forbes Border Post	3.70	2.67	-1.03
Nyamapanda Border Post	2.37	2.32	-0.05
Chirundu Border Post	4.25	3.34	-0.91
Harare International Airport	3.92	2.16	-1.76
Kurima House	3.54	1.83	-1.71
ZIMRA	3.51	2.66	-0.85

The results in Table 15 also show that there has been a significant reduction in corruption levels at border posts.

Compliance measure

One of the most important aspects of this study is to measure the level of voluntary compliance among taxpayers. A question on voluntary compliance was asked and the responses were distributed as shown below.

Filing of Tax Returns

Respondents were asked if they have been filing their tax returns without being reminded. The results below show that the majority (65%) of respondents confirmed that they always filed their tax returns without reminders. Only 6% of the respondents confirmed that they could only file their returns upon being reminded.

Figure 23 Filing of Tax Returns
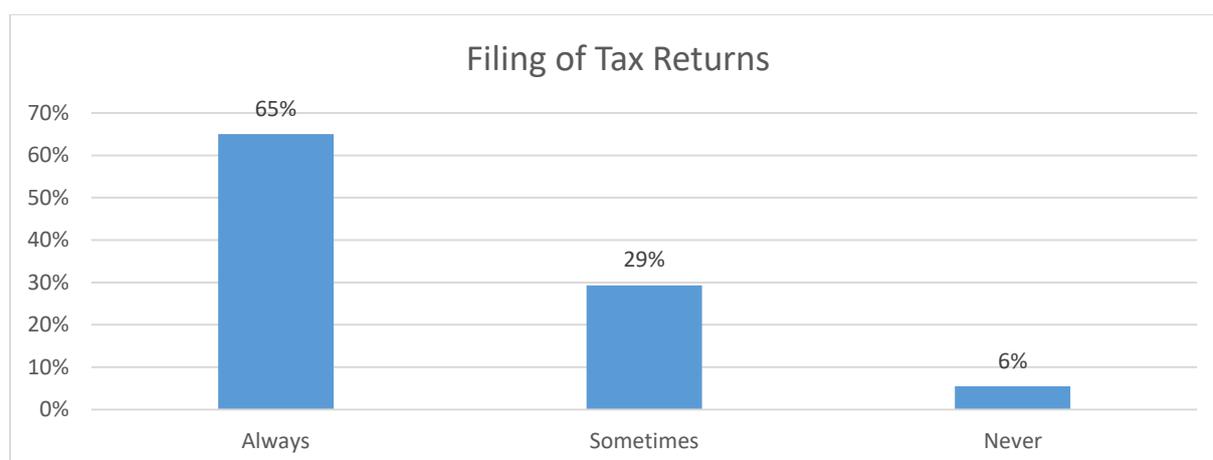
Payment of Taxes

The figure below shows the results on voluntary payments of taxes.

Figure 24 Payment of Taxes
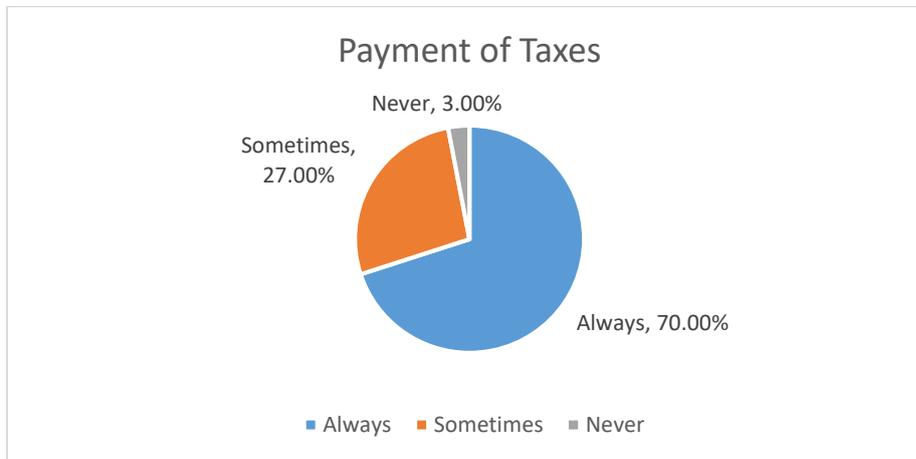
The majority of respondents admitted that they always pay their taxes voluntarily whilst 27% of the respondents cited that they sometimes pay their taxes without reminders. Only confirmed that they never pay their taxes without reminders.

Reporting Correctly

The results in Figure 25 below show that 71% of respondents always report correctly, while 26% sometimes report correctly without being reminded. The remaining 3% never report without being reminded.

Figure 25 Reporting Correctly
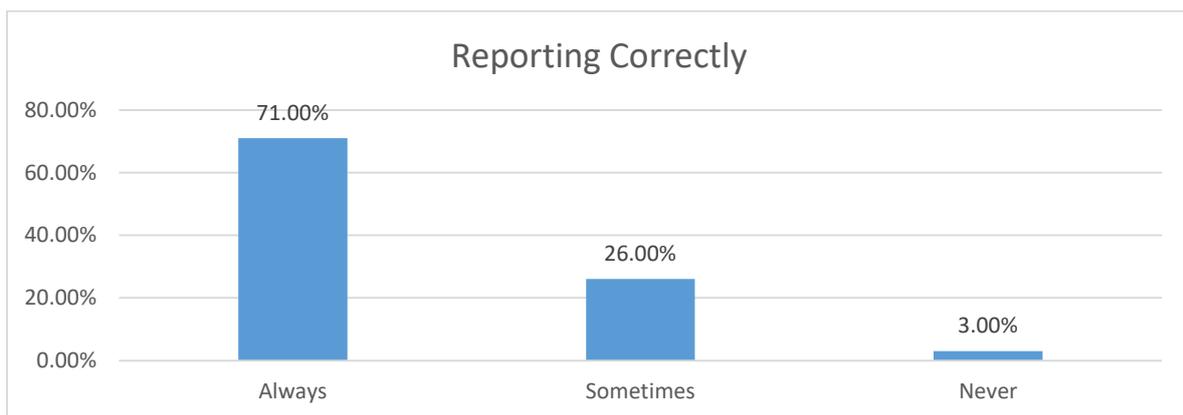
Awareness of ZIMRA measures to combat COVID 19

Clients were asked about their awareness on measures taken by the Authority to fight COVID 19. The majority of respondents are well aware of the efforts being undertaken by ZIMRA in fighting the deadly disease. Below are the measures that were cited by the participants as being implemented by ZIMRA:

- Sanitization of clients
- Minimization of number of clients in Customs
- Ensuring that clients are observing social distance
- The Authority introduced pre-clearance as ways to facilitate movement of clients to avoid congestion
- Use of face masks
- Availability of health officials on ports of entry
- The introduction of the sanitizing booth
- Foot wash at border posts
- Online submission of documents to minimize human interaction
- Fumigation of the Customs House
- COVID-19 certificate requirement at the countries entry points
- Use of online systems and mobile payments
- Satisfaction levels with COVID-19 measures at border stations
- Customer satisfaction index section

Respondents at border stations were asked about their level of satisfaction with the ablutions facilities the measures put in place by ZIMRA to combat the Corona virus. The results in Table 16 show that ablutions facilities at border stations are generally not well stocked with hand wash and paper towels. Most of the respondents at border stations also complained about the untidiness of toilets at these stations. Thus there is need to ensure that bathrooms are always clean and well stocked with toiletries at border stations owing to the high human traffic at these stations. This is also very crucial especially in this COVID-19 pandemic era.

Table 16 Level of Satisfaction with Physical Facilities

Statement	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Dont know
There are enough hand sanitizers at entry and exit points around the workplace/station	13.0%	10.8%	22.0%	40.6%	13.6%	
There are enough posters around the workplace on keeping at least 1.5 metres distance	17.7%	19.0%	20.6%	28.9%	13.8%	
Bathrooms at this station are well stocked with paper towel	**24.0%**	17.9%	20.2%	9.8%	6.0%	22.1%
Bathrooms at this station are well stocked with hand wash	**26.1%**	16.6%	17.6%	10.3%	8.0%	
There are enough thermometers at the station	17.1%	14.0%	30.6%	25.4%	12.9%	

Calculation of the Customer Satisfaction Index (CSI)

The Customer Satisfaction Index was calculated using the American Customer Satisfaction Index (ACSI) Methodology. The following model was applied in deriving the CSI:

Figure 26 ACSI Model for Government Services
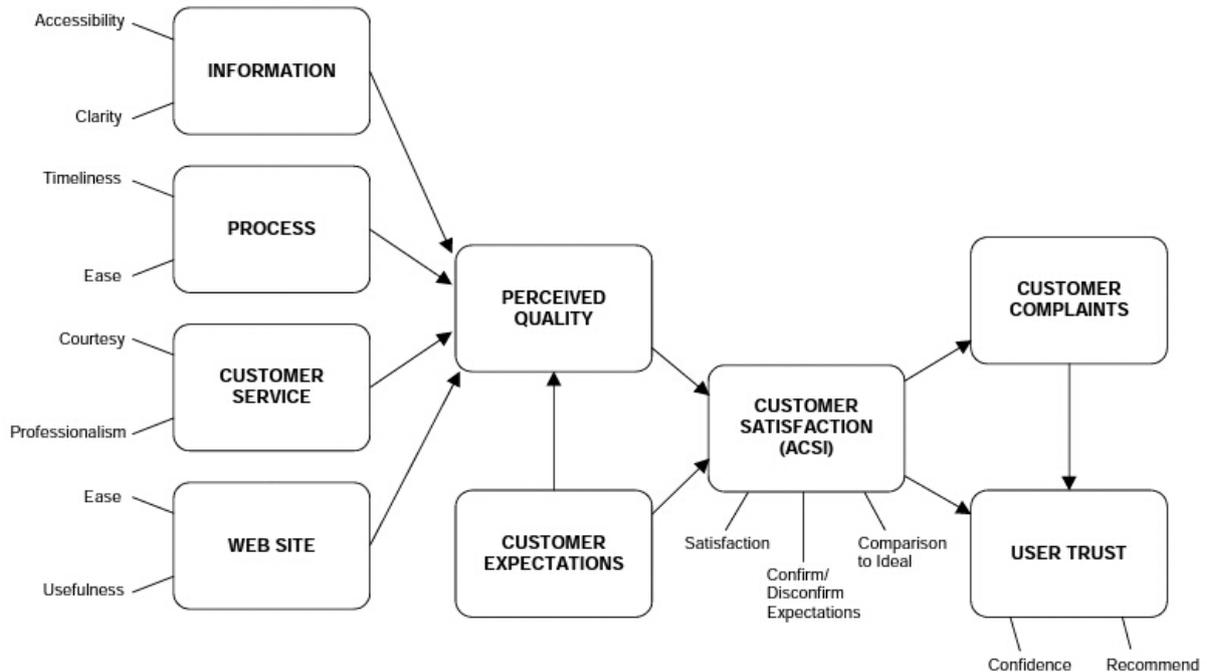
In this model, customer satisfaction (ACSI) has three antecedents, which are level of satisfaction with the service received (Satisfaction), how well the service compares to ideal (Comparison to Ideal) and whether the service met or exceeded expectations (Confirm/Disconfirm Expectations). Using these three manifest variables, the following formula is derived from the model:

$$ACSI = \frac{\sum_{i=1}^{3} W_i \bar{X}_i - \sum_{i=1}^{3} W_i}{9 \sum_{i=1}^{3} W_i} \times 100$$

Using the above formula, **the Customer Satisfaction Index was found to be 59.7%.** This figure is 2.9% less than the Zimbabwe National Customer Satisfaction Index (ZimSCI) released by the Chartered Institute of Customer Management (CICM) in partnership with the Contact Centre Association of Zimbabwe (CCAZ), which was 62.6%. The result was based from the National Customer Satisfaction Survey carried out across the country from the period December 2019 to May 2020.

This customer satisfaction index is 7.3% less than the previous score. This decrease in satisfaction can be attributed to the fact that business operations have been adversely affected by the COVID-19 pandemic. Many organizations including ZIMRA have been forced to change their normal operating procedures. Customers have been adversely affected these changes.

Station Satisfaction Scores
One of the objectives of the study was to calculate the satisfaction index per station. Figure 27 below shows the results per station. The satisfaction scores were rounded off to 2 significant figures so that they can be easily compared.

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Figure 27 Satisfaction Score per Station
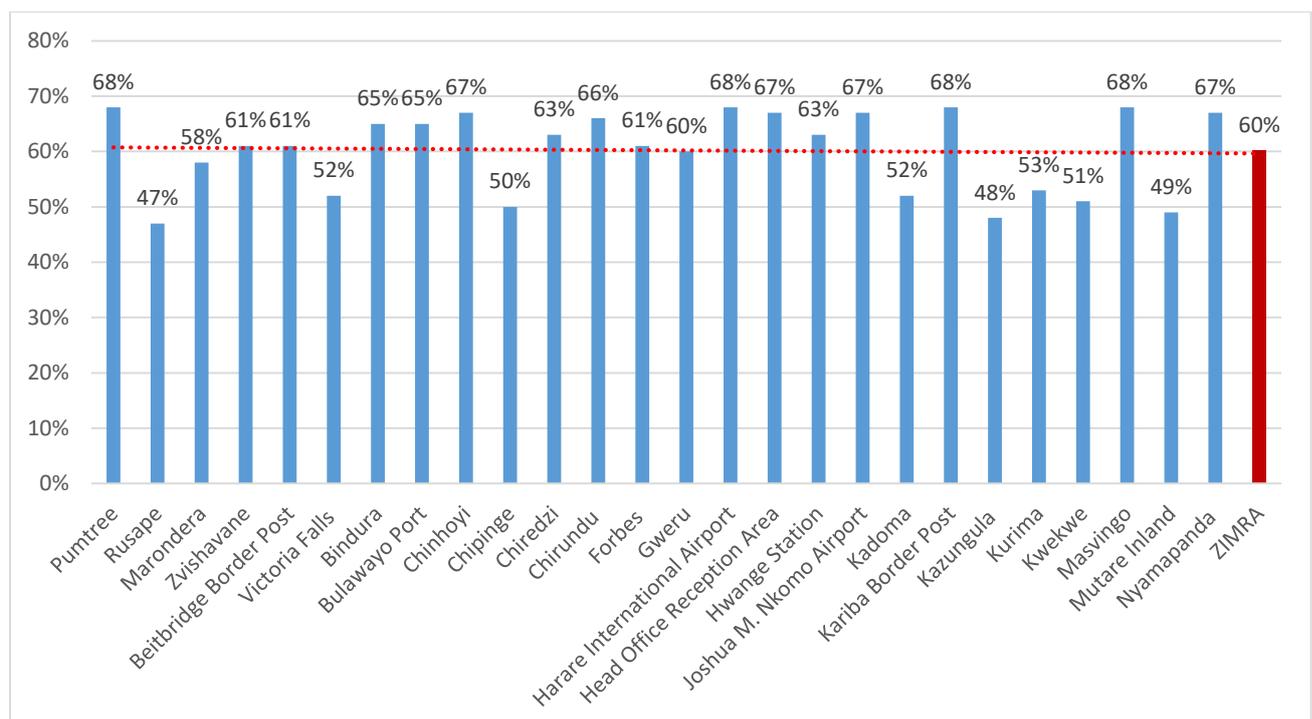
As shown in Figure 27, The majority of ZIMRA stations recorded customer satisfaction scores that were above the organization's index. The results show that Plumtree (68%), Harare International Airport (68%), Kariba Border Post (68%) and Masvingo (68%) had the highest satisfaction scores. On the other hand, Rusape (47%), Kazungula (48%) and Mutare Inland (49%) recorded the least satisfaction scores

Comparative Analysis- Satisfaction by Station

Table 17 below shows the current station satisfaction scores in comparison with the satisfaction scores from the previous study.

Table 17 Comparative Analysis-Satisfaction Score by Station

Station	Satisfaction Score-2018	Satisfaction Score-2020	Variance
Plumtree	66%	68%	2%
Rusape	73%	47%	-26%
Marondera	70%	58%	-12%
Zvishavane	74%	61%	-13%
Beitbridge Border Post	55%	61%	6%
Victoria Falls	62%	52%	-10%
Bindura	65%	65%	0%
Bulawayo Port	*	65%	
Chinhoyi	67%	67%	0%
Chipinge	74%	50%	-24%
Chiredzi	68%	63%	-5%
Chirundu	70%	66%	-4%
Forbes	74%	61%	-13%
Gweru	68%	60%	-8%
Harare International Airport	62%	68%	6%
Head Office	*	67%	
Hwange	75%	63%	-12%
Joshua M Nkomo Airport	60%	67%	7%
Kadoma	74%	52%	-22%
Kariba Border Post	71%	68%	-3%
Kazungula	52%	48%	-4%
Kurima	63%	53%	-10%
Kwekwe	66%	51%	-15%
Masvingo	74%	68%	-6%

Mutare Inland	69%	49%	-20%
Nyamapanda	75%	67%	-8%
ZIMRA	67%	60%	-7%

The results from the table generally show a decrease in satisfaction levels in most of the stations with Rusape (-26%), Chipinge (-24%), Kadoma (-22%) and Mutare Inland (-20%) having notable marginal decreases. Conversely, Harare International Airport, Beitbridge Border Post and Plumtree Border Post witnessed an increase in customer satisfaction levels. Bindura and Chinhoyi remained at their previous satisfaction levels.

Overall Service Delivery

Respondents were prompted to rate their perception on ZIMRA's overall service delivery. The results are shown in the graph below.

Figure 28 Overall Service Delivery
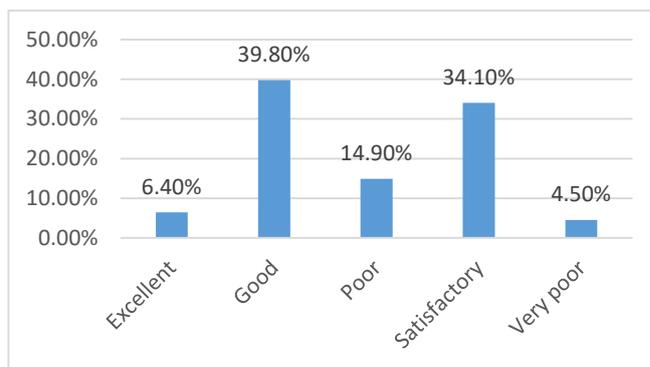
As shown in the graph, the majority (39.8%) of respondents generally perceive the overall service delivery in ZIMRA as good. On the other hand, a less than 20% of ZIMRA clients believe that the overall service delivery in ZIMRA is poor.

Proposed areas of improvement

The table below summarizes the responses to the last open ended on question on suggestions for improvement in ZIMRA's service delivery.

Table 178 Proposed Areas of Improvement

Area of improvement	Description
Customer Service Centre.	There is need to set up a Customer Service Centre for clients to be assisted with any queries and enquiries they might have at any given time.
Urgency on query resolutions.	There must be a set target timeframe on which queries should be resolved. This time lag should be communicated to both parties involved, that is, the clients and the officers involved.
Communication within the organization.	There must be handover of queries and issues at hand submitted by clients amongst the officers so that there is no need for customers to start lodging queries on a new officer on shift.

Network congestion	Build up new network infrastructures that are compatible and with less down-times and have the capabilities to operate voluminous transactions.
Refunds on wrong garnishment.	Expedite the process of refunding the wrong garnishments timeously.
Liaison Officers to be readily contacted.	Having walkie-talkies for the Liaison Officers on duty to make sure they are readily available and contactable.
Frequent updates on website.	The website should be timeously and continuously updated with current and relevant communications to the stakeholders.
Engagement of stakeholders.	Set up a bulk message database with the stakeholders' contact details where engagements are done through SMS and or e-mail addresses.
Tax education.	Set up annual calendars for education of stakeholders on basics of tax issues and any topical and new legislation issues.
Bureaucracy.	Remove red tape and set up leaner decision making structures for an efficient service delivery.
Not to be punitive to clients.	Only be punitive when there is reasonable cause.
Increase staff.	Staffing on all stations is not in line with the volumes of client traffic at workstations. Increase staffing that man the work stations.
Intimidation of clients.	ZIMRA staff should desist from intimidating clients. Instead they should be persuasive and understanding to the customers.
Corruption.	Remove all kinds of corruption, and any nepotism and apply equity in all business dealings.
Internal and external communication.	The authorities should have a two-way communication channel which allows feedback and constructive criticism both from clients and within its internal structures.
All tax heads to be on the E-services portal platform.	Inclusion of all the tax heads on the E-service platform helps in reducing traffic flow of the clients at ZIMRA offices.
Upgrade ASYCUDA.	The Automated System for Customs Data (ASYCUDA) needs upgrading to be able to manage the system for international trade and transport operations in a modern automated environment.
Tax clearance.	The process of first issuance of tax clearance certificate and the process for renewal of the certificate needs to be expedited to reduce the time lag for issuance.
Staff knowledge.	There is need for continuous training, and retraining of staff to close the knowledge gap that may exist.
Efficient service delivery.	Build a culture of world class efficient service delivery.
Improve on filing of records.	Implement a systematic filing of records to avoid loss of data.
Timely communication, and timely response to emails.	Set up a frequent communication culture in form of weekly bulletins, monthly, quarterly, or semi-annually magazines, inter alia. Set an abiding target in which request from clients on emails is agreed upon for instance, a 24 hour or 48-hour response on all mails received.

Fiscal devices to ease tax transactions.	All registered operators should have fiscal devices in their operations of revenue generation to ease tax transactions.
Informal traders to be tapped into the tax bracket.	The coming up of IMTT to include informal traders into revenue generation is applauded and the authority need to come up with more such avenues to make sure every informal trader is included in the pool for fiscal revenue generation.
Query tracking system.	There must be a query tracking system in which all queries raised are monitored to make sure they are quickly resolved.
Widen tax base.	Make more avenues for revenue generation not to overly rely on a few tax heads as it give strains the taxpayers.
Respond to phone calls.	There is need for the stations to respond to phone calls from clients. It is so frustrating when clients make calls and they are not answered.
Website to be user friendly.	The graphical user interface of the website needs to be user-friendly.
Customer Care	Employees should be courteous to clients
Technology Adoption	The Authority should adopt current state-of-the-art technologies e.g. Big Data Analytics in order to facilitate faster and more efficient and convenient customer experiences.
Absence of staff during working hours	The Authority to adopt technologies that ensure that staff are always available during working hours.

Proposed Areas of Improvement-Border Stations

The table below summarizes the responses from clients at border posts to the last open-ended question.

Table 18 Proposed Areas of Improvement at Border Stations

Areas of improvement	Description
Ablutions Facilities	Bathrooms and toilets should have enough toilet paper and hand wash all the time. They should also be frequently cleaned especially in the rainy season. Ablution facilities should also be available at ports of entry.
Zero-tolerance to Corruption	Do away with all forms of corruption and promote transparency and accountability
Sanitizer at entry points	There must be hand sanitizer on all entry and exit points
Scan department	Scan department must operate 24 hours. Bonds and commercial supervisors should be available at night shift.
Speedy Clearance Process	ZIMRA to improve on the speed of completing clearance process.
Customer Care	They need to improve on customer care services.

Cash Offices	The Authority should set up more cash offices to avoid delays.
E-Manifest	E-manifest needs immediate improvement to avoid delays.
CCTVs	Closed Circuit Television Systems must be installed at border stations to aid in fighting corruption.
E-Tip	Speedy and efficiency should improve in the payment of E-Tip.
Multicurrency Adoption	Payments to be done using any form of currency using the interbank rate.
Better COVID 19 Measures	Add more COVID 19 prevention measures like having the newly introduced vaccine readily available at all border stations.
Release of Imported Goods	Improve on speed of release of imported goods
Staff Uniforms	Employees should be in uniform all the time for easy of identification and also for the image of the organization.
Rotation of Officers	Frequent changes of officers so that they will not get used to other stakeholders in order to curb corruption.
Duty	Duty should be reasonably charged on some goods especially motor vehicles.
Clearance of Private Vehicles	Try and improve the turn over time of clearance of private motor vehicles at border posts.
Mobile Scanners and Drones	ZIMRA should consider use of mobile scanners and drones at border posts.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

Conclusions

From the above findings, the following conclusions can be drawn:

i. Taxpayers are generally happy with ZIMRA services as indicated by the Customer Satisfaction Index score at 59.7%. However, there is room for improvement to increase the customer satisfaction level. In order to increase customer satisfaction levels, the Authority should improve on communication with its clients, speed of service delivery and customer care etc.

ii. The E-services platform is not performing to the expectations of ZIMRA clients since it is always down during peak periods. Respondents has cited the inadequacy of E-services platform to handle large volumes of transactions as one of their major challenges.

iii. The complaints resolution mechanism is not clear to taxpayers and as a result they are generally not happy with the time taken for their queries to be resolved. Some have complained of going for over 3 weeks without getting a solution from ZIMRA.

iv. The ZIMRA website does not contain all the relevant information that is needed by taxpayers.

v. Generally, taxpayers are of the view that ZIMRA staff are difficult to access through telephone and email during working hours.

vi. The findings also show that most of the taxpayers are generally not familiar with the jargon used in tax information which they feel is not easily understandable.

vii. Small business owners generally view ZIMRA is a threat to their businesses. They strongly believe that ZIMRA is there to impose heavy taxes and fines on their businesses.

viii. The process of obtaining a tax clearance certificate has been cited as one of the major challenges faced by taxpayers.

Recommendations

In order to meet customers' expectations, improvement in the quality of services is of paramount importance. Accordingly, SPSS Zimbabwe suggested the following recommendations.

i. Any reforms should be timeously communicated to clients. Reforms cost money and are meant to solve challenges. Therefore, for the investment to bear fruit, communication with the targeted group is imperative.

ii. Any new developments with regards to taxes should be well communicated within ZIMRA before passing the message to clients.

iii. ZIMRA should open more stations throughout the country so that clients can easily access its services and thereby boosting compliance.

iv. The Authority needs to establish a Call Centre for its clients to access customer care services more efficiently. An efficient Call Centre will enable speedy resolution of queries and will also limit office visits by clients.

v. ZIMRA should have a clear procedure for staff to efficiently deal with customer complaints. A complaints recording system is also important for ZIMRA to identify recurring problems and trends. ZIMRA should also strive to come up with mechanisms to deal with areas of service delivery that have the most recurring complaints.

vi. There is need for an updated taxpayer database that can be utilized by ZIMRA in disseminating information.

vii. The processing of Capital Gains Tax (GTC) needs immediate improvement.

viii. ZIMRA should conduct a nationwide census to capture all operating businesses in order to curb tax evasion.

ix. ZIMRA staff should always be available in their offices so that phone calls do not go unanswered.

x. The Authority should also widen its taxpayer base by incorporating the informal sector. Lots of businesses in the informal sector are making huge amounts of profit but not contributing to ZIMRA.

xi. ZIMRA to increase tax awareness to the public through advertisement and brochures to boost compliance. The Authority should also take advantage of the social media platforms which are cheap and effective in disseminating information.

xii. The e-filing services platform should be upgraded so that it can cater for all types of taxes. The platform should always be up and running. ZIMRA should adopt advanced ICT infrastructure that is capable of handling large volumes of transactions to avoid congestion during peak periods.

xiii. The ZIMRA website should be upgraded and all relevant material loaded. The website should be interactive and should always be up to date. The website should be active all the time and also have a blog were customers can interact. The language used on the website should also be simplified so that it's easy to understand.

xiv. The movement of traffic at border posts should be expedited as some motorists are avoiding some of our ports of entry and thereby depriving the country of revenue. Also parking space at border stations should be increased.

xv. Employees should be adequately trained in their line of work so that they can perform their duties efficiently and with confidence.

xvi. Customer care trainings should be regularly conducted so that employees improve on the way they handle clients.

xvii. Tax information should be simplified for all to understand. Most people are not familiar with the jargon used.

xviii. Processing of ITF 263 certificate should be fast as it hinders smooth flowing of business

xix. ZIMRA should communicate effectively with small business and keep them up to date with any new information. This can be done through regular newsletters.

xx. ZIMRA should carry out mystery shopping surveys to monitor customer service standards

xxi. There is need to conduct mini customer satisfaction surveys on a quarterly basis to keep up with client needs. The Authority should therefore develop a standard customer satisfaction measurement instrument that focuses on key touch points for these quarterly surveys.

xxii. The Authority should increase surveillance systems at the countries major ports of entry as way of fighting corruption.

xxiii. ZIMRA staff should be empowered to make own decisions and reduce bureaucracy.

xxiv. ZIMRA should also ensure that all staff, during working hours, are in their uniforms for the image of the organization.

xxv.

Questionnaire for Taxpayers

SPSS **ZIMBABWE** Deeper Insights. Smarter Decisions.	**Address:** 50 Pendennis Road Mt Pleasant, Harare **Email:** spsszim@gmail.com matthew@spss-zim.co.zw **Phone:** 0242-744 264 **Cell:** 0774 997 301/0775 026 897

INTRODUCTION: Hello, my name is …... I work for SPSS ZIMBABWE, an independent market research company. In a bid to evaluate the service delivery function within ZIMRA, we are conducting a Customer Satisfaction Survey targeting taxpayers and other stakeholders' perceptions and opinions of the institution. The findings of this research will be used as a reference in prioritising areas for improvement within ZIMRA. It is in this regard that we kindly seek your contribution to this survey by responding to this questionnaire.
You can be assured that responses obtained from this exercise will be treated with utmost confidentiality and will only be used for the purposes of this research.

SECTION A: General Information

Gender	1. Male 2. Female
Age range	1. 18-25 years 2. 26-35 years 3. 36-45 years 4. 46-55 years 5. Above 55 years
Level of Education	1. Primary 2. Secondary 3. Diploma 4. Degree 5. Postgraduate 6. Other (specify)
Category of Business	1. Large 2. Medium 3. Small 4. Individual 5. Clearing Agents 6. Other (Specify) 7.

Station	Kurima House	a. Client Care Unit b. Large Client Office c. Medium Client Office d. Small Client Office e. Audits f. Registry Environs g. Excise and Bonds h. Harare DPC i. Region 1 Technical Services j. Enforcement k. Motor Traffic l. Vehicle registration m. Commercial Office n. Harare Port o. Rebates Investigations
		████████████████████████████
		1. Nyamapanda Border Post 2. Chirundu One-Stop Border Post 3. Harare International Airport Customs and Excise (15 per section) 4. Victoria Falls Border Post 5. Plumtree Border Post 6. Bulawayo Mhlahlandlela 7. Bulawayo Port 8. Bulawayo Container Depot 9. Mutare Inland Station 10. Forbes Border Post 11. Chipinge 12. Masvingo 13. Gweru 14. Beitbridge Town Office 15. Beitbridge Border Post 16. Head Office Reception Area 17. Kanyemba Border Post 18. Mukumbura 19. Chinhoyi Office 20. Marondera 21. Bindura 22. Kariba Border Post 23. Charles Prince Airport 24. Manica Container Deport 25. BAK Storage 26. Kazungula Border Post 27. Hwange Station 28. Pandamatenga Border Post 29. Maitengwe Border Post 30. Mphoengs Border Post 31. Joshua M. Nkomo Airport 32. Gwanda Office 33. Kadoma 34. Rusape

	35. Kwekwe 36. Mt Selinda Border Post 37. Sango Border Post 38. Chiredzi 39. Zvishavane
Sector	1. Tax Accountant 2. Clearing Agent 3. Transporter 4. Individual Taxpayer 5. Importer 6. Exporter 7. Government Department 8. NGO 9. SME 10. Cross Border Trader 11. Wholesale & Retail Trade 12. Real Estate Activities 13. Other Service Activities 14. Income from Trade & Investment 15. Construction 16. Manufacturing 17. Transportation And Storage 18. Agriculture, Forestry & Fishing 19. Financial and Insurance 20. Information and Communication 21. Admin & Support Services 22. Professional, Scientific & Tech 23. Mining And Quarrying 24. Human Health And Social Work 25. Accommodation & Food Services 26. Standard Industry System 27. Education 28. Electricity, gas, steam & aircon 29. Arts, Entertainment & Recreation 30. Water, Sewerage, Waste, Remediation 31. Public Administration & Defence: CSS 32. Extraterritorial Orgs &Bodies
Position	1. Owner 2. Manager 3. Accountant 4. Other (specify)

SECTION B: Quality of service delivery

1. Are you in regular contact with ZIMRA? Yes/No

2. If Yes, for how long have you been in contact with ZIMRA?

a) *Less than 1 year*	b) *Between 1 year and 2 years*	c) *Between 3 years and 5 years*	d) *Over 5 years*

3. Are you aware that ZIMRA has a customer service charter? Yes/No

4. How did you get to know about ZIMRA's customer service charter?

	Newspaper
	Radio
	TV
	ZIMRA's website
	Posters within ZIMRA's buildings
	Exhibitions and promotions e.g. shows
	Events held by ZIMRA e.g. launch events, taxpayers' week
	Employees of ZIMRA
	Other

5. On a scale of 1 to 5 where 1 = very ineffective; 2 = somewhat ineffective; 3= neither effective nor ineffective 4 = somewhat effective and 5 = very effective, how would you rate the effectiveness of ZIMRA's customer service charter

Very ineffective	Somewhat ineffective	Neutral	Somewhat effective	Very effective
01	02	03	04	05

6. According to you, is ZIMRA's service delivery or customer care improving? Yes/No

CUSTOMER SATISFACTION LEVELS: For this section, I want you to tell me the extent to which you are satisfied with ZIMRA on each of the following attributes that I am going to read out to you. **Please use a scale of 1 to 5 where 5 = Very Satisfied; 4 = Satisfied; 3 = Neither Satisfied nor Dissatisfied; 2 = Dissatisfied and 1 = Very Dissatisfied.**

Attribute	Very Dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied
ZIMRA keeping their brand promise – what ZIMRA promises its customers					
Accurate collection of taxes					
Process of registration					
Payment of taxes					
Process of filing returns					
The confidentiality given to customers while handling sensitive matters					
Efficient and speedy service delivery					

Frequency of communication					
Staff being accessible through emails and phones					
Decentralization of operations to the district level					
Taxpayer education programs					
Fast response to enquiries and complaints					
Modes and channels of communication used					
Timeliness in delivery of services					
Staff ability to answer customer queries and questions					
Refunds within the stipulated time					
Release of imported goods from customs					
Customs and border posts related services					

ZIMRA WEBSITE: Are you aware that ZIMRA has a website? Yes/No

How often do you visit ZIMRA's website?	Daily
	Weekly
	Monthly
	On a need basis

What do you do when you visit ZIMRA's website?	Tax payments
	Seek information
	Download forms
	Checking updates
	Other (specify)_____

Is the ZIMRA website easy to find? Yes/No

Is the ZIMRA website easy to use?

Are you able to easily access all the relevant information you may need from ZIMRA website? Yes/No

Please suggest how ZIMRA can improve on their website
…….
…….

PUBLICITY RATING: Have you ever seen/heard about ZIMRA in any of the local media? Yes/No

In which media did you hear/see about ZIMRA?	Newspaper
	Radio
	TV
	Social media (Whatsap, Facebook, Twitter etc.)
	Other (Specify)

ZIMRA ONLINE/MOBILE PLATFORMS: Which of the following facilities are you aware of? (Tick all that apply)

How often do you use these facilities in fulfilling your tax obligation?

	Awareness	Usage	Everyday	Every week	Every month	Every Quarter	Every year
ZIMRA-Econet Ownai platform							
ZIMRA-Netone One Money platform							
ZIMRA Electronic Cargo Tracking System							
ZIMRA ASYCUDA System							
ZIMRA E-services Platform							
Electronic Billing Machines (Fiscal Devices)							

How satisfied are you with these facilities?

Services related to Domestic Taxes	Very Poor	Satisfactory	Good	Poor	Excellent
ZIMRA-Econet Ownai platform					
ZIMRA-Netone One Money platform					
ZIMRA Electronic Cargo Tracking System					

ZIMRA ASYCUDA System					
ZIMRA E-services Platform					
Electronic Billing Machines (Fiscal Devices)					

Do you use a Fiscal Device? Yes/No

If Yes which of the following **challenges** do you face when using Fiscal Devices.

No	Challenges faced	Yes	No
1	Delay in transferring data to ZIMRA		
2	Low skills in using Fiscal Devices		
3	High price of goods		
4	Decrease in number of the customers		
5	Air time loading		
6	High competition caused by non-users		
7	Frequent load shadings		
8	Penalties for non-usage		
9	High cost of Fiscal Devices.		
10	Other (Specify) ………………………………		

PROBLEM RESOLUTION / COMPLAINT HANDLING:

Have you experienced any problems with ZIMRA or have you made any form of complaint on behalf of your organization to ZIMRA in the last 2 year?

What was the problem / complaint about?	Took too long to serve
	The website was down
	Wrong computation of income tax
	Wrong computation of PAYE
	Congestion during the deadline
	Delaying in getting tax clearance

	Lack of immediate collaboration among ZIMRA staff
	Other (Specify)

Did you report the problem or complaint to ZIMRA? Yes/No

If no, why did you not report it to ZIMRA?	I didn't know who to report to/I don't know the procedure
	They take too long to answer your query
	Lack of time
	Other (Specify)

Through which mechanism / channel did you make the complaint / report the problem?	Telephone
	Email
	Website
	Visited their offices
	Postal mail
	Suggestion box
	Social media
	Other (specify)

How fast was your complaint / problem solved?	In less than 24 hours
	Within a week
	Within 2 weeks
	Within 3 weeks
	Over 3 weeks

Thinking about this last time that you made a complaint to ZIMRA; how satisfied were you with the way your complaint/ problem was resolved?	Not satisfied at all
	Dissatisfied
	Neither satisfied nor dissatisfied
	Satisfied
	Extremely satisfied

Are you aware of any reforms that are currently being undertaken or have been undertaken by ZIMRA?

What are these reforms you are aware of?	Mobile payment systems
	Website upgrade
	Others (Specify)

How have these services impacted on ZIMRA's service delivery?

……

……

Customer Perception: How well do you agree with the following statements?

1=Strongly disagree, 2=Disagree, 3=Neither agree nor disagree, 4=Agree, 5=Strongly Agree

Statement	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Number of ZIMRA employees is sufficient for providing an effective service at this station					
ZIMRA Office hours are conducive					
ZIMRA employees have the capacity to handle customers' needs					
Quality of service in ZIMRA is comparatively better than in Southern Africa region					
ZIMRA's information and communication system is very efficient					
The Quality of service in ZIMRA is high					
ZIMRA service is fast					
ZIMRA employees at this station know their job well					
ZIMRA PHYSICAL FACILITIES					
ZIMRA's physical facilities (offices, reception etc.) are very good					
CUSTOMER CARE/STAFF RELATIONS					
ZIMRA staff are knowledgeable					
ZIMRA employees handle customers courteously					
ZIMRA employees are always willing to help customers					
ZIMRA staff strive to exceed customers' expectations					

ZIMRA employees quickly respond to our service requests					
ZIMRA employees are very good in speaking the language I understand					
ZIMRA employees make customers feel safe in their transactions					
ZIMRA employees are very good listeners					
ZIMRA Employees strongly believe in "Customer First" principle					
INTEGRITY AND FAIRNESS					
ZIMRA employees/officials are of high integrity					
ZIMRA officials or employees discharge their duties in a fair and impartial manner					
ZIMRA officials or employees expect to receive bribes or entertainment in order to serve customers efficiently					
Given your experiences with ZIMRA officials or employees over the past two years, do you agree that they actually take bribes (cash, gifts, favours etc.)?					
ZIMRA officials upholds accountability in all their undertakings					
TAXPAYER EDUCATION					
ZIMRA conducts tax payer education programs for businesses that covers basic information in respect to all taxes					
ZIMRA issues simplified publications that contain information on all taxes administered by ZIMRA					

1. **Have you ever attended any of the following sensitization sessions? (Tick appropriate box)**

Programs	Yes	No
Tax related meetings		
Education workshops		
Sector specific workshops		

How effective are ZIMRA programs in disseminating information to customers about taxes and tax related issues

5=Excellent; 4= Good 3= Not Sure 2=poor 1=Very Poor

Programs	Excellent	Good	Not Sure	Poor	Very Poor
Tax related meetings					
Education workshops					
Sector specific workshops					

COMMUNICATION

Which of the following statements best describes your impression of communications within ZIMRA?		
		ZIMRA keeps customers fully informed
		ZIMRA keeps customers fairly well informed
		ZIMRA keeps customers adequately informed
		ZIMRA gives customers only a limited amount of information
		ZIMRA doesn't tell customers much at all about what is happening

Which channel of communication do you think ZIMRA can adopt to get more exposure? (Select one answer only)		Yes	No
	Email		
	Telephone		
	ZIMRA Facebook		
	Radio		
	Newspaper		
	TV		
	SMS		
	ZIMRA Twitter		

		ZIMRA website		

Have you ever used any of the following channels to obtain tax information?	Telephone	Yes	No
	Email		
	In-person (office visit) with appointment		
	In-person without appointment		
	ZIMRA Facebook		
	Radio		
	Newspaper		
	TV		
	Front Desk		
	SMS		
	ZIMRA Twitter		
	ZIMRA website		

1. On a scale of 0 to 10 how would you rate the corruption level at this station? (Where 0 means not corrupt at all and 10 means extremely corrupt)

Not corrupt at all					Extremely corrupt
0	1	2	3	4	5

2. On a scale of 0 to 5 how satisfied are you with ZIMRA's services at this station? (Where 0 means very dissatisfied and 5 means very satisfied)

Very dissatisfied					Very satisfied
0	1	2	3	4	5

SECTION D: COMPLIANCE MEASURE

1. Have you been fulfilling the following without reminders?

No	Activity	Always	Sometimes	Never
a)	Filing of tax returns (Declarations)			
b)	Reporting correctly			
c)	Payment of taxes			

COVID-19: What measures are you aware of that have been taken by ZIMRA to mitigate the COVID-19 pandemic?

……………………………………………………………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

How satisfied are you with the following statements? **(Border Station Clients Only)**

Statement	Very Dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very Satisfied
There are enough hand sanitizers at entry and exit points around the workplace/station					
There are enough thermometers at the station					
Bathrooms at this station are well stocked with hand wash					
Bathrooms at this station are well stocked with paper towel					
There are enough posters around the workplace on keeping at least 1.5 metres distance between everyone at this station.					
There is an adequate number of staff on the work floor whore responsible for keeping everyone the required 1.5 metre distance apart in accordance with the latest government requirements.					
There is an adequate number of closed bins around the station					

CUSTOMER SATISFACTION INDEX SECTION

Have you ever contacted ZIMRA offices to request a service(s) at one of their service centres? Yes/No

Overall, how satisfied were you with the service(s) you received? *(On a scale of 1-10, circle the digit reflecting the degree of satisfaction; circle 99 if you don't know sufficiently to rate)*

Very Dissatisfied								Very Satisfied		DK
1	2	3	4	5	6	7	8	9	10	99

Considering all the expectations you may have had about the service(s), to what extent did the service meet your expectations?

Fell short of expectations								Exceeded expectations		DK
1	2	3	4	5	6	7	8	9	10	99

Considering the ideal service, how well do you think the service you received compare with ideal service?

Far from ideal								Very close to ideal		DK
1	2	3	4	5	6	7	8	9	10	99

What degree of confidence did you have in the knowledge/ professionalism of the staff member who provided the service to you?

Not Confident									Confident	DK
1	2	3	4	5	6	7	8	9	10	99

How courteous, attentive and caring was the staff member who provided the service to you?

Not at all									Very	DK
1	2	3	4	5	6	7	8	9	10	99

Considering the nature of the assistance provided, how timely was the service?

Not at all									Very	DK
1	2	3	4	5	6	7	8	9	10	99

How responsive to your needs was the staff member who provided the service?

Not responsive							Very responsive			DK
1	2	3	4	5	6	7	8	9	10	99

How would you rate the overall service delivery in ZIMRA?

Very Poor	Poor	Satisfactory	Good	Excellent

Suggest **three** areas that need immediate improvement to ZIMRA.

………
………
………

***********************************Thank you!**********************************

SPSS ZIMBABWE P/L Deeper Insights. Smarter Decisions.		50 Pendennis Road Mt Pleasant Harare 0242 744 264/0774 997 301 0772 697 727
Key Informant Interview Guide		
INTRODUCTION: Hello, my name is …... I work for SPSS ZIMBABWE, an independent market research company. In a bid to evaluate the service delivery function within ZIMRA, we are conducting a Customer Satisfaction Survey targeting taxpayers and other stakeholders' perceptions and opinions of the institution. The findings of this research will be used as a reference in prioritising areas for improvement within ZIMRA. It is in this regard that we kindly seek your contribution to this survey by responding to this questionnaire. You can be assured that responses obtained from this exercise will be treated with utmost confidentiality and will only be used for the purposes of this research.		
1. **Are you satisfied with the services offered by ZIMRA? a) If yes, probe for the services appreciated b) If no, probe for the dissatisfaction**		
2. **What can you say about the way ZIMRA staff handle customer complaints?**		
3. **Have you ever contacted ZIMRA customer service desk, if yes, what were the issues and how were they solved?**		

4. Generally, what do you think are the challenges that your business face in meeting ZIMRA demands?	62
5. What do you think should be done to improve the services offered by ZIMRA?	